Banks in India,
Statistical tables,
1915 to 1926
(except 1919)

26/14/1

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OF THE
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DEPARTMENT OF STATISTICS, INDIA

STATISTICAL TABLES

RELATING TO

BANKS IN INDIA

WITH AN

INTRODUCTORY MEMORANDUM

1915 - 1926 (except 1919)

Published by order of the Governor-General in Council

1915

134325

CALCUTTA
SUPERINTENDENT GOVERNMENT PRINTING, INDIA
1915

Price As. 4 or 5*d*.

00134325

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INTRODUCTORY MEMORANDUM

I—Scope of the Statistical Tables

The object of the statistical tables appended to this memorandum is to show in detail the latest available statistics relating to banking, and the results of a statistical enquiry into bank failures in India in 1913 and 1914.

The tables are divided into (1) summary tables and (2) general tables. The summary tables (1 to 3) show the capital, reserve, deposits, and cash balances of the three Presidency banks, the Exchange Banks, and the Indian Joint Stock Banks with a minimum paid-up capital and reserve of ₹5 lakhs. Table 4 gives the proportion per cent of the cash to the liabilities on deposits of the several classes of banks. Tables 5 and 6 relate to bank failures and show the number of banks liquidated since September 1913, with their capital (in thousands of rupees), in each month and in each province. The general tables (tables 7 to 11) give in greater detail the capital, reserve, deposits, cash and investments of the Presidency Banks, and the capital, reserve, deposits, and cash balances of the Exchange Banks and the Indian Joint Stock Banks. Table 12 contains detailed statistics of banks liquidated since September 1913.

The statistics relating to the working of these banks have been furnished direct by the banks in India, except in the case of the Exchange Banks, the returns of which, as in previous years, have been obtained through His Majesty's Secretary of State for India. The statistics relating to bank failures in each province have been obtained from local authorities.

II—General

Banks in India may be classified into (1) Presidency Banks, *i. e.*, the Bank of Bengal, the Bank of Bombay, and the Bank of Madras. (2) The European Exchange Banks, whose head offices are located outside India. (These Exchange Banks may be sub-divided into 2 classes, *viz.*, those which do a considerable portion of their business in India, such as the National Bank of India (1863), the Chartered Bank of India, Australia, and China (1853), and several others; those banks which are merely agencies of large banking corporations doing business all over Asia, such as, the International Banking Corporation, the Russo-Asiatic Bank, the Yokohama Specie Bank, and others. (3) The Indian Joint Stock Banks registered under the Indian Companies Act, whose head offices are located in India. (4) Private and unincorporated bankers or money-lenders. Statistics relating to this last class (private and unincorporated bankers) are not generally available.

The total amounts of capital, reserve, deposits, and balances of the different classes of banks dealt with in this memorandum for the year ending 31st December 1913, are compared in the table below with those for the corresponding period of ten years ago:—

—	Capital and Reserve			Deposits			Cash balances		
	1904 ₹ (lakhs)	1913 ₹ (lakhs)	Increase per cent	1904 ₹ (lakhs)	1913 ₹ (lakhs)	Increase per cent	1904 ₹ (lakhs)	1913 ₹ (lakhs)	Increase per cent
Presidency Banks .	6,10	7,48	23	25,15	42,37	68	10,22	15,33	50
Exchange Banks .	32,04	56,74	77	16,32	31,03	90	4,94	5,88	19
Indian Joint Stock Banks above ₹5 lakhs.	1,45	3,64	151	11,51	22,59	96	1,44	4,00	178
Total .	39,59	67,86	71	52,98	95,99	81	16,60	25,26	52

The total paid-up capital of these banks, it will be seen, have risen from R39,59 lakhs to R67,86 lakhs or by 71 per cent during the past ten years, the respective shares being, Presidency Banks R7,48 lakhs or 23 per cent, Exchange Banks R56,74 lakhs or 77 per cent, and the Indian Joint Stock Banks R3,64 lakhs or 151 per cent. The total amount of deposits in the banks, which was made available for financing the trade and industries of the country, increased from R52,98 lakhs to R95,99 lakhs or by 81 per cent in the last decade. Deposits in the Indian Joint Stock Banks increased in a greater proportion than the deposits in the other classes of banks, the relative proportion being :— Presidency Banks 68 per cent, Exchange Banks 90 per cent, and the Indian Joint Stock Banks 96 per cent. The proportion per cent of the cash balances to the liabilities on deposits of these three classes of banks dealt with was in 1913 as follows : Presidency Banks 36 per cent, Indian Joint Stock Banks with paid-up capital and reserve of over 5 lakhs 18 per cent, and those under 5 lakhs 16 per cent. The proportion per cent in the case of the Exchange Banks was 19 per cent. It should be noted here that in the case of the Exchange Banks deposits and cash balances in India only have been taken into account.

III—Bank failures

It will be seen that 57 banks have failed, the authorised capital of which was R9,92,00,000, the subscribed capital R4,10,90,000 or 41·4 per cent of the authorised capital, and the paid-up capital R1,44,39,000 or 14·6 per cent of the authorised and 35·1 per cent of the subscribed capital. The greatest number of failures took place in March 1914, when eight banks failed. In November 1913 seven banks failed, as will be seen in summary table 5. The crisis in Northern and Western India began in September 1913 with the failure of the People's Bank of India in the Punjab, which went into liquidation on the 17th November 1913. Since then 56 banks have failed, 28 in the Punjab, 11 in Bombay, 9 in the United Provinces, 2 in Madras, 2 in the North-West Frontier Province, 2 in Delhi, and 1 each in Bangalore and Baluchistan. The most important failures in each province were :—

(1) *In the Punjab.*—The People's Bank of India, Lahore, the Popular Bank, Rawalpindi, the Orient Bank of India, Lahore, and the Punjab Co-operative Bank, Amritsar.
(2) *In Bombay.*—The Indian Specie Bank, the Credit Bank of India, and the Kathiawar and Ahmedabad Banking Corporation.
(3) *In the United Provinces.*—The Bank of Upper India, Meerut, the failure of which took place recently.

The following table summarises the available statistics relating to these banks :—

[In thousands of Rupees]

Names of Banks	Capital			Deposits	Date of liquidation
	Authorised	Subscribed	Paid-up		
Punjab—					
People's Bank of India, Lahore .	35,00	22,00	12,53	1,25,79	17th November 1913
Popular Bank, Rawalpindi . .	50,00	20,00	3,25	18,63	28th July 1914
Orient Bank of India, Lahore .	25,00	10,00	71	4,95	4th September 1914
Punjab Co-operative Bank, Amritsar	25,00	10,00	8,18	45,76	September 1914
Bombay—					
Indian Specie Bank . . .	2,00,00	1,50,00	74,89	...	4th March 1914
Credit Bank of India . . .	1,00,00	50,00	10,00	...	1st November 1913
Kathiawar and Ahmedabad Banking Corporation . . .	1,00,00	75,73	7,45	...	23rd December 1913
United Provinces—					
Bank of Upper India, Meerut .	10,00	10,00	10,00	1,83,53	October 1914

Deposits in the Punjab amounted to R300 lakhs, of which the People's Bank alone accounted for R126 lakhs, the Punjab Co-operative Bank R46 lakhs, the Amritsar and Lahore Banks about R28 lakhs each, and the Popular Bank of Rawalpindi nearly R19 lakhs. In the United Provinces the total amount of deposits in the banks, as far as available, was R185 lakhs, of which the Bank of Upper India is credited with R183 lakhs. For the banks in Bombay, Madras, Bangalore, and Baluchistan, the total deposits are not available.

G. FINDLAY SHIRRAS,
Director of Statistics.

DEPARTMENT OF STATISTICS, INDIA,
Calcutta, February 27, 1915.

BANKING STATISTICS

I—Summary Tables

No. 1.—CAPITAL, RESERVE, DEPOSITS, AND CASH BALANCES (IN THOUSANDS OF RUPEES) OF THE THREE PRESIDENCY BANKS ON 31ST DECEMBER EACH YEAR

	Capital	Reserve and Rest	Total	Deposits		Total	Cash Balances
				Public	Private		
	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
1870	3,36,25	25,57	3,61,82	5,43,05	6,39,61	11,82,66	9,96,87
1880	3,50,00	55,27	4,05,27	2,91,15	8,49,28	11,40,43	7,41,45
1890	3,50,00	97,54	4,47,54	3,59,25	14,76,35	18,35,60	12,96,75
1900	3,60,00	1,99,61	5,59,61	2,80,53	12,88,27	15,68,80	5,04,49
1904	3,60,00	2,50,38	6,10,38	3,17,84	21,96,66	25,14,50	10,21,70
1905	3,60,00	2,63,37	6,23,37	3,11,91	22,26,37	25,38,28	8,23,01
1906	3,60,00	2,79,89	6,39,89	3,07,85	27,45,08	30,52,93	10,95,07
1907	3,60,00	2,94,93	6,54,83	3,35,78	28,11,26	31,47,04	9,47,51
1908	3,60,00	3,09,22	6,69,22	3,25,79	28,61,53	31,87,32	10,38,72
1909	3,60,00	3,18,22	6,78,22	3,19,76	32,65,03	35,84,79	11,65,56
1910	3,60,00	3,31,03	6,91,03	4,23,63	32,34,38	36,58,01	11,35,12
1911	3,60,00	3,40,39	7,00,39	4,38,30	34,19,99	38,58,29	13,58,20
1912	3,75,00	3,63,61	7,38,61	4,27,01	35,84,47	40,11,48	11,77,38
1913	3,75,00	3,73,07	7,48,07	5,88,66	36,48,50	42,37,16	15,37,75

No. 2.—CAPITAL, RESERVE, DEPOSITS, AND CASH BALANCES (IN THOUSANDS OF POUNDS STERLING) OF THE EXCHANGE BANKS ON 31ST DECEMBER EACH YEAR

	Number of Banks	Capital and Reserve			Deposits		Cash Balances at Head Offices and Branches	
		Capital	Reserve and Rest	Total	Out of India	In India	Out of India	In India
		£(1,000)	£(1,000)	£(1,000)	£(1,000)	₹(1,000)	£(1,000)	₹(1,000)
1870	3	2,004	180	2,184	2,688	52,31	2,611	61,13
1880	4	2,532	541	3,073	7,305	3,39,88	2,046	1,80,09
1890	5	6,384	1,699	8,083	30,734	7,53,60	5,810	3,50,43
1900	8	11,803	3,971	15,774	54,263	10,50,35	11,945	2,39,58
1904	10	14,878	6,482	21,360	82,931	16,32,20	14,230	4,94,05
1905	10	15,204	7,219	22,423	94,536	17,04,45	21,504	3,78,13
1906	10	15,866	8,421	24,287	104,457	18,08,73	18,436	5,10,59
1907	10	16,671	9,320	25,991	94,778	19,17,01	14,860	5,60,20
1908	10	16,692	9,149	25,841	103,289	19,51,52	16,665	3,78,63
1909	10	18,952	11,211	30,163	116,024	20,27,42	18,121	4,15,86
1910	11	21,734	12,610	34,344	134,166	24,79,17	17,810	4,38,51
1911	12	22,600	13,001	35,601	157,764	28,16,80	22,136	4,56,91
1912	12	23,657	13,980	37,637	172,028	29,53,62	23,082	6,14,82
1913	12	23,640	14,185	37,825	181,138	31,03,54	25,688	5,88,24

No. 3.—CAPITAL, RESERVE, DEPOSITS, AND CASH BALANCES (IN THOUSANDS OF RUPEES) OF THE LARGER INDIAN JOINT STOCK BANKS ON 31ST DECEMBER EACH YEAR

[Capital and reserve over Rs. 5 lakhs]

	Number of Banks	Capital	Reserve and Rest	TOTAL	Deposits	CASH BALANCES
		R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)
1870	2	9,83	1,82	11,65	13,95	5,07
1880	3	18,00	3,11	21,11	63,37	16,63
1890	5	33,50	17,59	51,09	2,70,78	55,79
1900	9	82,12	45,60	1,27,72	8,07,52	1,19,04
1904	8	81,49	63,90	1,45,39	11,51,12	1,43,77
1905	9	84,57	77,82	1,62,39	11,98,92	1,73,50
1906	10	1,33,94	56,36	1,90,30	11,55,49	1,49,51
1907	20	2,29,61	63,27	2,92,88	14,00,29	1,94,39
1908	14	2,39,72	69,11	3,08,83	16,26,09	2,45,10
1909	15	2,66,07	87,97	3,54,04	20,49,10	2,79,14
1910	16	2,75,66	1,00,55	3,76,21	25,65,85	2,80,25
1911	18	2,85,60	1,26,54	4,12,14	25,29,11	3,62,05
1912	18	2,91,64	1,34,58	4,26,22	27,25,98	4,00,11
1913	18	2,31,33	1,32,94	3,64,27	22,59,19	4,00,17

No. 4.—PROPORTION PER CENT OF THE CASH TO THE LIABILITIES ON DEPOSITS OF THE SEVERAL CLASSES OF BANKS

	1904	1905	1906	1907	1908	1909	1910	1911	1912	1913
	per cent	per cent	per cent	per cent	per cent	per cent	per cent	per cent	per cent	per cent
I. Presidency Banks . .	40	32	36	30	33	33	31	35	29	36
II. Exchange Banks*										
(1) Banks doing a considerable portion of their business in India .	29	18	28	25	17	20	16	16	20	19
(2) Banks which are merely agencies of large Banking corporations doing business all over Asia	34	33	30	44	27	23	21	16	24	17
III. Indian Joint Stock Banks (Capital and Reserve over Rs. 5,00,000) . . .	12	14	13	14	15	14	11	14	15	18†

* The percentages for the Exchange Banks have been calculated on their deposits and cash balances in India only

† The proportion of cash to liabilities on deposits of Indian Joint Stock Banks having capital and reserve between Rs. 5,00,000 and Rs. 1,00,000 was about 16 per cent in 1913

No. 5.—NUMBER OF BANKS LIQUIDATED IN EACH MONTH SINCE SEPTEMBER, 1913, WITH THEIR AUTHORISED, SUBSCRIBED, AND PAID-UP CAPITAL (IN THOUSANDS OF RUPEES)

	Number of Banks	Capital		
		Authorised	Subscribed	Paid-up
		₹(1,000)	₹(1,000)	₹(1,000)
November, 1913	7	1,60,00	83,50	25,91
December, „	5	1,14,00	81,06	9,22
January, 1914	2	35,00	2,44	1,21
February, „	3	11,00	6,31	1,59
March, „	8	3,35,50	1,61,69	77,08
April, „	3	12,50	2,85	66
May, „	1	5,00	18	18
June, „	4	72,50	6,71	2,27
July, „	4	67,50	21,53	3,55
August, „	1	1,00	4	4
September, „ . . .	4	65,00	21,17	9,03
October, „	4	27,50	3,04	1,44
November, „	1	25,00	4,65	32
Date unspecified	10	60,50	15,73	11,89
TOTAL .	57	9,92,00	4,10,90	1,44,39

NOTE.—The term 'authorised capital' means the total value of the shares which the company is authorised to issue by its Memorandum; the term 'subscribed capital' means the total value of the shares actually issued, and the 'paid-up capital' means the amount actually paid up or credited as paid up on the shares issued.

No. 6.—NUMBER OF BANKS LIQUIDATED IN EACH PROVINCE IN BRITISH INDIA SINCE SEPTEMBER, 1913, WITH THEIR AUTHORISED, SUBSCRIBED, AND PAID-UP CAPITAL, AND DEPOSITS (IN THOUSANDS OF RUPEES)

	Number of Banks	Capital			Deposits
		Authorised	Subscribed	Paid-up	
		₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
Punjab	29	4,08,00	1,04,53	34,88	3,00,77
Bombay	11	5,10,00	2,84,43	95,82	...
United Provinces . . .	9	45,70	11,71	11,05	1,85,40
Madras	2	5,50	5,50	52	...
North-West Frontier Province .	2	4,50	2,00	55	10
Delhi	2	12,50	1,65	1,05	4,23
Bangalore (Civil and Military Station)	1	80	14	10	...
Baluchistan	1	5,00	9	42	...
TOTAL .	57	9,92,00	4,10,90	1,44,39	4,90,50

II—General Tables

No. 7.—CAPITAL, RESERVE, DEPOSITS (GOVERNMENT AND OTHER), CASH AND INVESTMENTS (IN LAKHS OF RUPEES), AND DIVIDEND OF THE BANK OF BENGAL

31st December	Capital	Reserve	Government deposits	Other deposits	Cash	Investments	Dividend for year
	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	Per cent
1880	200	25	202	502	484	153	8½
1885	200	43	148	383	312	116	9½
1890	200	48	226	666	639	206	9½
1895	200	71	184	677	422	132	10
1900	200	106	155	582	244	136	11
1905	200	143	167	1,204	397	181	12
1906	200	153	160	1,505	528	149	12
1907	200	160	187	1,573	460	279	12
1908	200	165	178	1,581	507	349	13
1909	200	168	149	1,728	608	411	14
1910	200	175	198	1,609	514	368	14
1911	200	180	271	1,677	729	321	14
1912	200	185	234	1,711	665	310	14
1913	200	191	301	1,825	841	310	14

No. 8.—CAPITAL, RESERVE, DEPOSITS (GOVERNMENT AND OTHER), CASH AND INVESTMENTS (IN LAKHS OF RUPEES), AND DIVIDEND OF THE BANK OF BOMBAY

31st December	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	Per cent
1880	100	22	39	265	160	79	7½
1885	100	25	53	276	218	33	7½
1890	100	33	83	619	573	78	10
1895	100	51	76	358	228	105	11
1900	100	70	88	433	129	89	11
1905	100	87	93	676	259	158	12
1906	100	92	101	832	354	177	12
1907	100	96	112	821	324	164	13
1908	100	101	95	833	377	149	13
1909	100	103	121	1,035	415	163	13
1910	100	105	152	1,058	436	149	14
1911	100	106	108	1,117	463	208	14
1912	100	106	117	1,129	315	210	14
1913	100	106	201	1,018	478	229	14

No. 9.—CAPITAL, RESERVE, DEPOSITS (GOVERNMENT AND OTHER), CASH, AND INVESTMENTS (IN LAKHS OF RUPEES), AND DIVIDEND OF THE BANK OF MADRAS

31st December	Capital	Reserve	Government deposits	Other deposits	Cash	Investments	Dividend for year
	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	Per cent
1880	50	7	49	80	98	...	...
1885	50	9	28	109	65	19	7
1890	50	16	49	190	83	45	10½
1895	50	18	72	276	119	45	10
1900	60	24	37	273	131	67	8
1905	60	33	51	346	167	71	10
1906	60	34	46	407	212	81	10
1907	60	39	35	416	162	84	10
1908	60	43	52	447	154	84	11
1909	60	47	49	500	142	79	12
1910	60	51	72	567	184	85	12
1911	60	54	59	625	166	104	12
1912	75	72	75	743	196	113	12
1913	75	76	87	806	219	118	12

No. 10.—CAPITAL, RESERVE, DEPOSITS, AND CASH BALANCES (IN THOUSANDS OF POUNDS STERLING) OF EXCHANGE BANKS CLASSIFIED IN GROUPS ACCORDING TO EXTENT OF BUSINESS IN INDIA

	No. of banks	Capital	Reserve and Rest	Deposits		Cash Balances	
				Out of India	In India	Out of India	In India
		£(1,000)	£(1,000)	£(1,000)	₹(1,000)	£(1,000)	₹(1,000)
(1) Banks doing a considerable portion of their business in India	6	4,112	3,558	27,516	25,17,01	5,675	4,86,22
(2) Banks which are merely agencies of large banking corporations doing business all over Asia.	6	19,528	10,627	153,622	5,86,53	20,013	1,02,02
TOTAL	12	23,640	14,185	181,138	31,03,54	25,688	5,88,24

No. 11.—CAPITAL, RESERVE, DEPOSITS, AND CASH BALANCES (IN THOUSANDS OF RUPEES) OF INDIAN JOINT STOCK BANKS CLASSIFIED IN GROUPS ACCORDING TO THE AMOUNT OF CAPITAL

	No. of Bn	Paid-up Capital	Reserve and Rest	Deposits	Cash Balances
		₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
Banks with Capital and Reserve amounting to ₹20,00,000 and above	5	1,20,89	91,41	16,01,59	3,34,78
Banks with Capital and Reserve between ₹20,00,000 and ₹10,00,000	7	72,79	30,59	4,74,05	40,19
Banks with Capital and Reserve between ₹10,00,000 and ₹5,00,000	6	37,65	10,94	1,83,55	25,20
Total of Banks above ₹5,00,000	18	2,31,33	1,32,94	22,59,19	4,00,17
Banks with Capital and Reserve between ₹5,00,000 and ₹1,00,000	23	39,14	11,35	1,51,15	24,95
TOTAL	41	2,70,47	1,44,29	24,10,34	4,25,12

No. 12.—NAMES OF BANKS FAILED OR LIQUIDATED SINCE SEPTEMBER, 1913, WITH THE DATES OF REGISTRATION AND LIQUIDATION AND STATISTICS OF CAPITAL AND DEPOSITS

No.	Date of Registration	Name of Company	Capital			Amount of Deposits	Date of going into liquidation	Remarks
			Authorised	Subscribed	Paid-up			
		PUNJAB	₹	₹	₹	₹		
1	6th February 1901	People's Bank of India, Lahore . . .	35,00,000	22,00,000	12,52,950	1,25,79,742	17th November 1913	
2	8th February 1904	Amritsar Bank, Lahore .	5,00,000	5,00,000	1,61,313	28,21,930	5th December 1913	
3	31st May 1906	Lahore Bank, Lahore .	5,00,000	4,81,300	1,04,935	28,50,282	30th November 1913	
4	21st July 1906	Hindustan Bank, Multan	10,00,000	2,43,975	1,20,814	10,53,999	19th January 1914	
5	10th October 1906	Industrial Bank of India, Ludhiana . . .	5,00,000	1,80,000	54,208	3,97,317	7th February 1914	
6	11th April 1908	Doaba Bank, Amritsar .	5,00,000	3,62,600	65,845	9,23,954	22nd November 1913	
7	20th September 1909	Public Banking and Assurance Co., Multan . .	10,00,000	17,300	1,964	...	2nd March 1914	
8	5th August 1911	Bank of Peshawar, Multan	5,00,000	4,50,900	1,04,271	2,22,864	14th February 1914	
9	29th August 1911	Coronation Banking and Assurance Co., Lahore .	1,00,000	...	...	...	3rd February 1914	
10	15th September 1911	Indian Exchange Bank, Amritsar . . .	5,00,000	17,310	13,410	2,06,161	22nd December 1913	
11	31st July 1906	Marwar Bank, Lahore .	10,00,000	4,94,100	1,51,891	8,39,466	14th June 1914	
12	14th April 1910	Popular Bank, Rawalpindi	50,00,000	20,00,000	3,24,596	18,62,641	28th July 1914	
13	11th August 1911	Bank of Rajputana and Punjab, Ambala . .	5,00,000	2,45,475	70,501	8,25,095	3rd March 1914	
14	9th February 1912	Bank of Empire, Lahore .	5,00,000	1,15,425	23,875	96,144	6th July 1914	
15	20th September 1912	Derajat Sindh Bank, Multan . . .	5,00,000	84,300	11,110	8,972	22nd April 1914	
16	17th April 1913	Golden Bank of India, Amritsar . . .	5,00,000	16,775	3,042	...	21st April 1914	
17	17th April 1913	Solar Bank, Lahore .	1,00,00,000	1,55,000	8,500	...	29th March 1914	
18	5th September 1913	Indian States Bank, Amritsar . . .	10,00,000	26,000	2,335	...	27th March 1914	
19	18th May 1907	Orient Bank of India, Lahore . . .	25,00,000	10,00,000	71,354	4,94,968	4th September 1914	
20	31st October 1904	Punjab Co-operative Bank, Amritsar . . .	25,00,000	10,00,000	8,18,519	45,75,641	September 1914	Suspended business in September 1914, but no resolution regarding winding up has yet been filed
21	23rd June 1911	Capital Bank of India, Lahore . . .	10,00,000	50,065	5,950	7,849	28th September 1914	
22	23rd April 1912	George Bank, Lahore .	2,50,000	1,30,700	48,365	1,04,316	19th June 1914	Applied for liquidation
23	31st October 1912	Commercial and Zamindari Bank, Multan . .	2,50,000	31,950	2,000	...	21st July 1914	Ditto
24	9th June 1913	Durbar Bank, Lahore .	2,00,000	...	...	...	14th December 1913	Business stopped, but regular liquidation has not commenced
25	29th May 1913	East India Banking Co., Jagraon . . .	25,00,000	...	...	...	1st January 1914	
26	5th January 1909	Punja Mercantile Bank, Lahore . . .	5,00,000	66,400	7,030	10,040	1st September 1913	
27	8th February 1911	Jullundur Bank, Jullundur	5,00,000	1,17,650	26,705	1,18,545	...	
28	5th September 1913	World Bank, Amritsar .	5,00,000	...	...	...	...	
29	2nd September 1912	Bank of Asia, Lahore .	25,00,000	4,65,450	32,099	76,781	29th November 1914	
		Total, Punjab .	*4,08,00,000*	*1,04,52,675*	*34,87,582*			

No. 12.—NAMES OF BANKS FAILED OR LIQUIDATED SINCE SEPTEMBER, 1913, WITH THE DATES OF REGISTRATION AND LIQUIDATION AND STATISTICS OF CAPITAL AND DEPOSITS—*continued*

No.	Date of Registration	Name of Company	Capital			Amount of Deposits	Date of going into liquidation	Remarks
			Authorised	Subscribed	Paid-up			
		BOMBAY	₹	₹	₹	₹		
1	24th November 1898	Bombay Banking Co.	5,00,000	2,11,800	1,25,229	No information	11th November 1913	
2	23rd May 1899	Gujarat Bank	5,00,000	1,75,100	84,025		24th March 1914	
3	17th November 1906	Indian Specie Bank	2,00,00,000	1,50,00,000	74,88,850		4th March 1914	
4	16th October 1909	Ahmednagar Bank	5,00,000	1,38,000	39,110		12th October 1914	
5	15th December 1909	Credit Bank of India	1,00,00,000	50,00,000	10,00,000		1st November 1913	
6	10th June 1910	Kathiawar and Ahmedabad Banking Corporation	1,00,00,000	75,72,700	7,44,567		23rd December 1913	
7	28th November 1910	Sind Bank	25,00,000	3,26,700	82,295		.....	Passed resolution for winding up
8	16th August 1911	Indian Finance Corporation	5,00,000	18,410	18,410		8th May 1914	
9	16th January 1912	Crown Bank of India	5,00,000	...	...		7th November 1913	
10	3rd May 1913	All-India Commerce Bank	10,00,000	...	...		7th October 1914	
11	13th October 1913	Union Bank of Commerce	50,00,000	...	...		3rd June 1914	
		Total, Bombay	*5,10,00,000*	*2,84,42,710*	*95,82,486*			
		UNITED PROVINCES						
1	9th November 1909	United Provinces Co-operative Bank, Allahabad	10,00,000	45,740	27,105	1,62,930	17th June 1914	
2	17th January 1913	Commercial Bank of India, Ghazipur	10,00,000	5,775	4,250	18,655	2nd July 1914	Voluntary liquidation
3	25th January 1911	Sri Kashi Vishwanath Bank, Benares	1,00,000	3,892	3,782	4,299	3rd August 1914	
4	18th April 1911	British India Bank, Allahabad	2,50,000	6,238	6,238	...	.....	Has become defunct for over two years
5	3rd May 1911	United India Bank, Allahabad	5,00,000	39,104	26,733	...	12th December	
6	13th April 1908	People's Industrial Bank, Allahabad	5,00,000	68,570	35,015	...	.....	Resolution for winding up passed at the beginning of the year after which it ceased working
7	7th June 1912	Asiatic Engineering and Banking Corporation	20,000	1,410	1,410	217	.....	Resolution for winding up passed on 20th May, 1914
8	26th May 1913	Central Reciprocal Bank, Allahabad	2,00,000	...	...	...	.....	Resolution for winding up passed on 31st July, 1914
9	27th January 1863	Bank of Upper India, Meerut	10,00,000	10,00,000	10,00,000	1,83,53,245	.....	Suspended payment in October, 1914
		Total, United Provinces	*45,70,000*	*11,70,729*	*11,04,533*			
		MADRAS.						
1	14th August 1869	Madras Deposit and Benefit Society	50,000	50,000	50,000	...	16th March 1914	
2	28th May 1909	Sri Krishna Bank	5,00,000	5,00,000	2,125	...	31st March 1914	
		Total, Madras	*5,50,000*	*5,50,000*	*52,125*			

No. 12.—NAMES OF BANKS FAILED OR LIQUIDATED SINCE SEPTEMBER, 1913, WITH THE DATES OF REGISTRATION AND LIQUIDATION AND STATISTICS OF CAPITAL AND DEPOSITS—*concluded*

No.	Date of Registration	Name of Company	Capital			Amount of Deposits	Date of going into liquidation	Remarks
			Authorised	Subscribed	Paid-up			
			R	R	R	R		
		N.-W. F. PROVINCE						
1	28th October 1912	Bank of Hazara, Abbottabad	2,00,000	16,000	3,175	...	26th December 1913	Voluntary liquidation
2	10th August 1912	Punjab Trader's Bank, Peshawar	2,50,000	1,84,200	51,962	10,297	5th April 1914	Voluntary liquidation
		Total, N.-W. Fr. Prov.	*4,50,000*	*2,00,200*	*55,137*			
		DELHI						
1	20th July 1898	Union Bank of India	2,50,000	1,25,600	96,820	4,19,514	4th October 1914	
2	5th February 1913	Imperial Bank	10,00,000	40,000	7,970	3,696	15th October 1914	
		Total, Delhi	*12,50,000*	*1,65,600*	*1,04,790*			
		BANGALORE (Civil and Military Station)						
1	15th June 1889	Rajadhany Bank	80,000	13,750	10,404	...	...	
		BALUCHISTAN.						
1	20th July 1910	Sind and Baluchistan Bank	5,00,000	94,210	42,136	...	29th Nov. 1913	
57		*GRAND TOTAL*	*9,92,00,000*	*4,10,89,874*	*1,44,39,193*			

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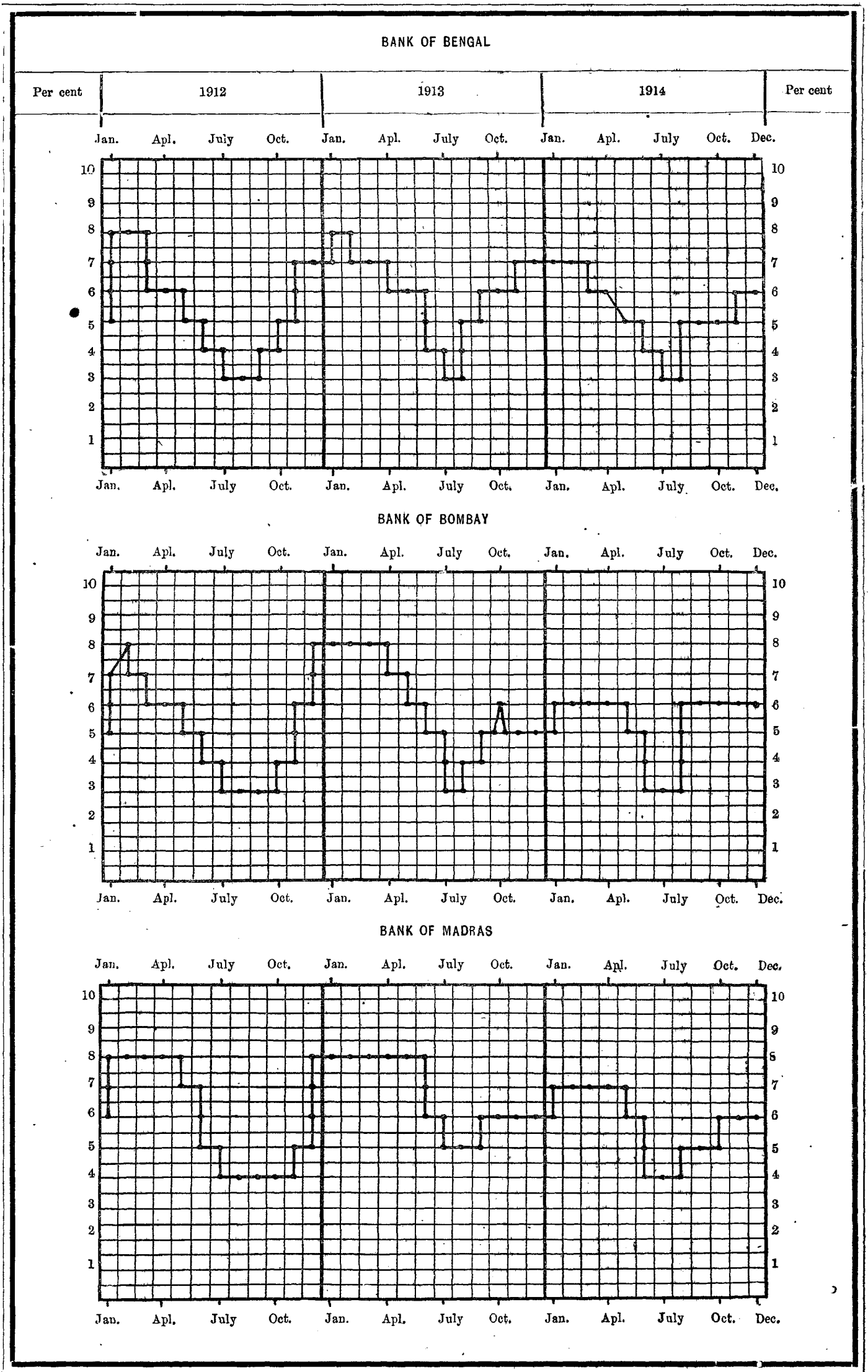
CALCUTTA : PRINTED BY SUPDT. GOVT. PRINTING, INDIA, 8, HASTINGS STREET.

Presidency Bank rates in each month of the years 1912, 1913 and 1914



SECOND ISSUE]

DEPARTMENT OF STATISTICS, INDIA

STATISTICAL TABLES

RELATING TO

BANKS IN INDIA

WITH AN

INTRODUCTORY MEMORANDUM

Published by order of the Governor-General in Council

LIBRARY OF THE BOMBAY BRANCH OF THE ROYAL ASIATIC SOCIETY

CALCUTTA
SUPERINTENDENT GOVERNMENT PRINTING, INDIA
1916

Price As. 4 or 5d.

[No. 3]

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INTRODUCTORY MEMORANDUM

Scope of the Statistical Tables

The object of the statistical tables appended to this memorandum is to show in detail and in summary form the available statistics relating to banking in India.

The tables are divided into (1) summary tables and (2) general tables. The summary tables (1 to 3) show the capital, reserve, deposits, and cash balances of the three Presidency Banks, the Exchange Banks, and the Indian Joint-Stock Banks with a minimum paid-up capital and reserve of R5 lakhs. Table 4 gives the proportion per cent of the cash to the liabilities on deposits of the several classes of banks. Tables 5 and 6 give the capital, reserve, deposits, and cash balances in the aggregate of the Exchange and the Indian Joint-Stock Banks, classified in groups according to (1) the extent of business in India and (2) according to the amount of capital, respectively. Tables 7 and 8 relate to bank failures and show the number of banks liquidated with their capital in each month and in each province, during the calendar year 1914. The general tables (tables 9 to 11) give in greater detail the capital, reserve, deposits, cash and investments, and dividends of the three Presidency Banks. Tables 12 and 13 have been added this year to show the liabilities and assets of the majority of Exchange Banks* and the capital, reserve, deposits, and cash of some of the Indian Joint-Stock Banks dealt with in this report, so far as published in their balance sheets. Table 14 contains detailed statistics of banks liquidated in the year 1914. An index has been added for easy reference. A chart illustrating the variations in the Presidency Bank rates during the last three years has also been inserted.

The statistics relating to the working of these banks have been furnished direct by the banks in India, except in the case of the Exchange Banks, the returns of which, as in previous years, have been obtained through His Majesty's Secretary of State for India. The statistics generally refer to the year ended 31st December, 1914. The statistics relating to bank failures in each province have been obtained from local authorities.

General

Banks in India may be classified into (1) the Presidency Banks, *i.e.*, the Bank of Bengal, the Bank of Bombay, and the Bank of Madras; (2) the European Exchange Banks, whose head offices are located outside India, (these Exchange Banks may be sub-divided into 2 classes, *viz.*, those which do a considerable portion of their business in India, such as the National Bank of India (1863), the Chartered Bank of India, Australia, and China (1853), and several others; and those banks which are merely agencies of large banking corporations doing business all over Asia, such as the International Banking Corporation, the Russo-Asiatic Bank, the Yokohama Specie Bank, and others); (3) the Indian Joint-Stock Banks registered under the Indian Companies Act, whose head offices are located in India; and (4) private and unincorporated bankers or money-lenders. Statistics relating to this last class (private and unincorporated bankers) are not generally available.

The total amounts of capital, reserve, deposits, and balances of the different classes of banks dealt with in the appended tables 1 to 3 for the year ending 31st

*The figures for the Exchange Banks shown in table 12 refer to their business both in and outside India

December, 1914, are compared in the table* below with those for the corresponding period ten years ago :—

Class of Banks	Capital and Reserve			Deposits			Cash balances		
	1905 ₹ (lakhs)	1914 ₹ (lakhs)	Increase per cent	1905 ₹ (lakhs)	1914 ₹ (lakhs)	Increase per cent	1905 ₹ (lakhs)	1914 ₹ (lakhs)	Increase per cent
Presidency Banks .	6,23	7,64	23	25,38	45,66	80	8,23	20,84	153
Exchage Banks* .	33,63	55,46	65	17,04	30,15	77	3,78	8,39	122
Indian Joint-Stock Banks with capital and reserve of ₹5 lakhs and over.	1,62	3,93	142	11,99	17,11	43	1,74	3,53	103
Total .	41,48	67,03	62	54,41	92,92	71	13,75	32,76	140

The total paid-up capital and reserve of all these banks, it will be seen, have risen from ₹41,48 lakhs to ₹67,03 lakhs, or by 62 per cent, during the past ten years, the respective shares being as follows :—Presidency Banks ₹7,64 lakhs or an increase of 23 per cent, Exchange Banks ₹55,46 lakhs or an increase of 65 per cent, and Indian Joint-Stock Banks ₹3,93 lakhs or an increase of 142 per cent. The increase in the capital of seventeen principal Indian Joint-Stock Banks was 197 per cent and in their reserves 82 per cent.

The total amount of deposits in these banks increased from ₹54,41 lakhs to ₹92,92 lakhs, or by 71 per cent, in the last decade. The total deposits in the Presidency Banks increased in a greater proportion than those in the other classes of banks, the relative proportion being : Presidency Banks 80 per cent, Exchange Banks 77 per cent, and principal Indian Joint-Stock Banks 43 per cent.

The deposits in the Indian Banks (3 Presidency and 17 principal Joint-Stock Banks) increased by 68 per cent in the same period, amounting to ₹62,77 lakhs at the end of 1914. These figures include " public " or Government deposits in the Presidency Banks. Excluding these, ordinary deposits in the Indian Banks in 1914 amounted to ₹57,15 lakhs, having increased in the decade at the rate of about 67 per cent. These deposits (excluding Government deposits) are to the capital and reserves of the same banks in the ratio of about 5 to 1. In the case of Exchange Banks the ratio of the deposits in India to the total capital and reserves is 3 to 5, and that of their total deposits (both in and out of India) to the total capital and reserves 5 to 1.

The extent to which bank deposits have increased in the ten years, and the proportions in which they are held in the different classes of banks, are shown in the figures below. These figures exclude Government deposits in the Presidency Banks, and, for the Exchange Banks, are limited to deposits in India only :—

	1905 ₹(lakhs)	1914 ₹(lakhs)
Presidency Banks	22,26	40,04
Exchange Banks	17,05	30,15
Joint-Stock Banks (above ₹5 lakhs)	11,99	17,10
Total .	51,30	87,29

It appears, therefore, that the amounts deposited in the banks have increased from ₹51,30 lakhs to ₹87,29 lakhs, or by 70 per cent.

From table 4 it will be seen that the proportion per cent of the cash balances to the liabilities on deposits of these three classes of banks dealt with

*In the case of Exchange Banks deposits and cash balances in India only have been taken into account in this statement.

was in 1914 as follows : Presidency Banks 46 per cent, and Indian Joint-Stock Banks with capital and reserve of 5 lakhs and over, 21 per cent. The proportion per cent in the case of the Exchange Banks doing a considerable portion of their business in India was 28 per cent. It should be noted here that in the case of the Exchange Banks deposits and cash balances in India only have been taken into account.

These statistics do not include deposits in the Post Office Savings Banks, which amounted to R10,98 lakhs at the end of the official year 1913-14 as compared with R9,14 lakhs in the previous year.

It may be noted that during the twenty-five years from 1890 the capital and reserves of the three Presidency Banks taken together have increased from R4,48 lakhs to R7,64 lakhs. Their Government deposits have risen from R3,59 lakhs to R5,62 lakhs and other deposits from R14,76 lakhs to R40,04 lakhs. Their cash balances have also risen from R12,97 lakhs to R20,84 lakhs.

Presidency Banks

Tables 9 to 11 show in detail the individual position of each of the three Presidency Banks. In addition to the head office, the Bank of Bengal has three branches in Calcutta and 21 offices elsewhere together with an agency in Bombay, the Bank of Bombay 13 branches, and the Bank of Madras 17 branches. The capital of the Bank of Bengal has remained unchanged since 1876, and steady additions have been made to the reserve, which now equals the paid-up capital at R2 crores. The abundance of money within the country in the early months of the war may be gauged by the fact that the Bank of Bengal's reserve was about 53·7 per cent* of its liabilities on Government deposits in the beginning of September 1915. A consistently steady growth has occurred in the deposits from R8,92 lakhs in 1890 to R24,48 lakhs in 1914. The cash amounted to R11,70 lakhs. A substantial increase has taken place in the total investments from R2,06 lakhs to R6,21 lakhs. The paid-up capital of the Bank of Bombay has remained at one crore of rupees and a steady increase has occurred in the reserve fund, which at present also amounts to a crore. The Government deposits amounted to R1,83 lakhs and other deposits R10,82 lakhs in 1914 as against R83 lakhs and R6,19 lakhs in 1890. The cash increased from R5,73 lakhs to R6,47 lakhs and investments rose from R78 lakhs to R2,01 lakhs. The Bank of Madras raised its paid-up capital to R75 lakhs in 1912 and its reserve to R79 lakhs in 1914. The deposits amounted to R91 lakhs Government, and R7,62 lakhs private. The cash and investments also increased to R2,67 lakhs and R1,34 lakhs respectively. The proportion that the shown net profit for the past year bears to the paid-up capital of the Banks of Bengal and Bombay is 17 per cent, to the capital and reserve combined 8·5 per cent, and to the total working resources 1·1 per cent, as against 14·9 per cent, 7·4 per cent, and 1 per cent, respectively, for the Bank of Madras. The dividends paid by the Banks for 1914 were as follows : Bank of Bengal 16 per cent, Bank of Bombay 14½ per cent, and Bank of Madras 12 per cent. The Banks of Bengal and Madras have experienced difficulty in finding suitable employment for their resources, and this presumably accounts, partially at any rate, for the large increase in the investments.

The year opened with a bank rate of 7 per cent in Calcutta, 5 per cent in Bombay, and 6 per cent in Madras. In April 1914 the rates were 6 per cent in Calcutta and Bombay, and 7 per cent in Madras. These rates were gradually lowered, as is usual at that time of the year, and when the war broke out they stood at 3 per cent in Calcutta and Bombay, and 4 per cent in Madras. The rate was subsequently raised, as a measure of protection, to 6 per cent for all these banks. There was some demand for accommodation at the outbreak of war, which, however, subsided during the closing months of the year, but confidence was soon restored and it was unnecessary to raise the rate above that figure.

Exchange Banks

Next with regard to the Exchange Banks. Summary table 2 tabulates the capital, reserve, deposits, and cash balances in and out of India of the

* In the beginning of January 1916 the reserve was about 73 per cent of its liabilities on Government deposits.

Exchange Banks. There are 11 banks, the Deutsch-Asiatische Bank being excluded from the statistics for the year under review. The total paid-up capital and reserves amounted to £36,972,000, or as already noted an increase of 65 per cent over the figure ten years ago. The aggregate deposits and cash balances held at the head offices and branches (both in and out of India) are £185,068,000 and £46,289,000, of which the amounts available in India are ₹30,15 lakhs (£20,098,000) and ₹8,39 lakhs (£5,596,000), respectively. Compared with the figures a decade ago, the deposits increased by ₹13,10 lakhs or 77 per cent and the cash balances by ₹4,61 lakhs or 122 per cent. These banks have been classified in two groups according to the extent of business in India (*vide* table 5) namely, (1) six of them are doing a considerable portion of their business in India and (2) five others are merely agencies of large Banking Corporations doing business all over the East. Their aggregate capital and reserves (both in and out of India) and their deposits and cash balances available in India are noted in the margin.

	Group I £(1,000)	Group II £(1,000)
Capital and reserves .	8,020	28,952
Deposits . . .	16,382	3,716
Cash balances . .	4,626	970

The following table shows the number of branches and agencies in and out of India of some of the Exchange Banks dealt with in this report, together with the proportion of the shown net profits to the paid-up capital, to the capital and reserves combined, and to the total working resources, and also the dividends during the year 1914.

Names of Banks	When founded	Number of branches agencies, etc.		Proportion of net Profits to			Dividends per cent
		In India	Out of India	Paid-up capital	Capital and Reserves	Total working resources	
Chartered Bank of India, Australia and China.	1853	7	28	29	11·6	1·3	14
National Bank of India .	1863	13	13	26·9	12·8	1·4	16
Delhi and London Bank . .	1865	8	...	4·1	3·9	·7	4
Mercantile Bank of India .	1892	7	10	18·1	9·5	1·3	8
Eastern Bank . . .	1909	2	2	6·2	5·6	1·3	5
Hongkong and Shanghai Banking Corporation.	1867	3	30	48·6	15·2	1·3	40
International Banking Corporation.	1901	2	14	10·4	5·2	·9	6
Yokohama Specie Bank . .	1880	2	26	14·6	8·5	1·1	12

The net profits of some of the banks were reduced, owing to the large amount being placed in the year to bad and doubtful account to provide for the larger requirements occasioned by the war. Table 12 shows the liabilities and assets of most of the Exchange Banks dealt with in this report, during the past two years, so far as published in their balance sheets.

Indian Joint-Stock Banks

At the end of 1913 India, as was noted in the previous report, was passing through a banking crisis so far as Indian Joint-Stock Banks were concerned, and this had the effect of shaking confidence in regard to the less strong of these banks. Under the circumstances many banks considered it prudent to keep larger cash balances in hand in case of any sudden demands. In these tables these banks have been divided into two groups, namely:—(1) those with capital of ₹5 lakhs and over and (2) those with capital of less than ₹5 lakhs but more than ₹1 lakh.

Table 3 shows the capital and reserves, the deposits, and the cash balances of those joint-stock banks having each ₹5 lakhs and over of capital and reserves. There are 17 such banks with an aggregate capital of ₹2,51 lakhs and reserves of ₹1,42 lakhs, the total being ₹3,93 lakhs as against ₹3,64 lakhs in the previous year. The deposits were, as anticipated, reduced to ₹17,11 lakhs

from ₹22,59 lakhs and the cash to ₹3,53 lakhs from ₹4,00 lakhs in 1913. In the last decade, the capital and reserves, however, rose by 142 per cent, the deposits by 43 per cent, and the cash by 103 per cent.

Table 6 gives the classes under which Indian Joint-Stock banks have been shown with their capital and reserves, deposits, and cash balances. The total capital of the twenty-five minor banks with capital of less than ₹5 lakhs but over a lakh included in this table, amounts to ₹42 lakhs, with reserves of ₹13 lakhs, and cash and deposits of ₹28 lakhs and ₹126 lakhs, respectively. Table 13 shows the capital, reserve, deposits and cash of some of the Indian Joint-Stock Banks dealt with in this report, during the past two years, so far as published in their balance sheets.

Banking and Exchange at the outbreak of War

There were no noteworthy incidents in the first part of the year 1914. In spite of such adverse circumstances as the partial failure of the winter rain in the United Provinces, a glut of piecegoods, and a continuance of bank failures in Northern and Western India, circumstances which were largely a legacy from the previous year, trade was, on the whole, prosperous and the banking position good. Previous to the outbreak of war trade, although prosperous, was somewhat below normal, and the resulting weakness of exchange made the demand for council bills lower than is customary at that time of the year. This was of singular good fortune, since the treasury balances in India, like those of the Presidency Banks, were high, and the financial position in India in the weeks immediately preceding the war was a strong one. At the outbreak of war, however, with the dislocation of the World exchanges, there was some probability of exchange between India and London falling. Immediate steps were taken by Government to sell sterling bills and telegraphic transfers on London up to a maximum limit of £1 million a week, in order to provide a guarantee of immediate remittance when required. The sale of sterling bills (which meant merely a transfer from the Reserve in England to that in India) amounted to £8,707,000 for the months of August 1914 to January 1915 inclusive. Steps were also taken early in August to strengthen the Gold Standard Reserve by an exchange of £4 millions of silver for an equivalent quantity of gold from the Paper Currency Reserve. This transfer between the Paper Currency Reserve and the Gold Standard Reserve took place entirely in India. Before it was announced that "reverse councils" and transfers would be sold on the Secretary of State, steps were taken first to prevent the issue of gold in India to any one person or firm to a less extent than £10,000, and finally on the 5th August the issue of gold was refused altogether to private individuals. The stock of gold in India at the end of March was £10 millions, which would be used for the support of exchange should occasion arise. Owing to the withdrawal of deposits from the Post Office Savings Banks, Government placed the Post Offices in possession of adequate funds and issued orders regarding the prompt payment of all claims. In August and September there was a net withdrawal of about ₹6 crores (£4 millions) from the deposits, which in the previous July had risen to ₹24½ crores. After September, however, the drain very materially slackened. Every attempt was made to encash notes promptly at district treasuries, whereas they are legally encashable only at a Currency Office. The demand for the encashment of notes shortly after the outbreak of war was chiefly in Bombay, where the bank failures of the previous two years were still fresh in memory. Nearly £3,000,000 was the abnormal encashment, of which nearly £2,000,000 was in the Bombay Presidency. The necessity of stengthening the cash balances in district treasuries, in the Post Office Savings Banks, and in the branches of the Presidency Banks precluded in the early months of the war the economy of concentrating Government balances at important commercial centres. The position of the Presidency Banks and, it is understood, also of the Exchange Banks, was strong at the outbreak of war. The bank rate, as already pointed out, was 3 per cent in Calcutta and Bombay, and 4 per cent in Madras, in the first few days after the declaration of war. On the 6th August it rose to 5 per cent and 4 per cent, respectively, in Calcutta

and Bombay, and in Madras on 20th August to 5 per cent. The rate was increased to 6 per cent on the following dates :—in Bombay on 20th August, in Madras on 12th October, and in Calcutta on 5th November,—the rate at which it also stood on 31st March 1915.

In the year 1914-15, the sale of council bills (including telegraphic transfers) on Calcutta, Bombay, and Madras was only £7,748,111, as against £31,200,826 in the previous year. It will be seen from the marginal table that the amount sold is much less than in any year of the last decade. Indeed we should have to go back to the year 1870-71, when a similar amount (£8,443,509) was sold. The sale of council bills in the first four months was, as already noted, small. The largest weekly sale before the outbreak of war was in the first week of April 1914, when R85,64,000 was sold. After the outbreak of war the demand for council bills was further restricted. In the cold weather months when bills are chiefly sold, the amounts were small as against the previous year.

	£
1905-06	31,566,973
1906-07	33,432,196
1907-08	15,307,061
1908-09	13,915,426
1909-10	27,416,586
1910-11	26,463,303
1911-12	27,058,550
1912-13	25,759,706
1913-14	31,200,826
1914-15	7,748,111

	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.
	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)
1914-15	72	25	41	32	30	29	1,81	2,87
1913-14	1,70	4,09	6,11	4,11	5,90	6,80	4,91	3,41

Against the sale of council bills on Calcutta, Bombay, and Madras, there has to be set the sale of reverse councils and telegraphic transfers paid on London, which amounted to no less a sum than £8,707,000. On the previous occasion in 1908-09 reverse councils were sold to the extent of £8,058,000.

The net remittance to India by the Secretary of State has been a novel feature in the history of Indian finance. The point arises in this connection as to how the Secretary of State was able to make a net payment on account of the Government of India in addition to meeting his liabilities and those of the Government of India in London, since, as is well known, the Secretary of State does not collect, generally speaking, revenue in London. This was effected (1) by the recovery of £8·7 millions from the War Office of sums expended in India on behalf of the Home Government, (2) by the transfer of £1 million from the Paper Currency Reserve in London in August 1914, a corresponding transfer taking place from the treasury balances to the Paper Currency Reserve in India, and (3) by the Secretary of State's borrowing £10·9 millions in place of £5·9 millions, the amount for which he had budgeted for the year 1914-15.

Year	Average rate d.
1905-06	16·042
1906-07	16·084
1907-08	16·029
1908-09	15·964
1909-10	16·041
1910-11	16·061
1911-12	16·083
1912-13	16·058
1913-14	16·07
1914-15	16·005

The course of exchange varied from 1*s.* $3\frac{7}{8}$*d.* on 31st July 1914 to 1*s.* $4\frac{1}{16}$*d.* on 17th February 1915. The average rate of exchange during the year was only ·065 of a penny lower than in the previous year. The marginal table gives the rate during the last ten years. The difference between the highest and lowest average rates is less than $\frac{1}{8}$th of a penny, and the steadiness of exchange is striking. The monthly rates of exchange with the rates in the corresponding months of the previous year are as follows:—

	Apl. d.	May d.	June d.	July d.	Aug. d.	Sept. d.	Oct. d.	Nov. d.	Dec. d.	Jan. d.	Feb. d.	Mar. d.
1914-15	16·049	15·986	15·983	15·977	15·994	15·945	15·967	15·961	15·971	15·973	16·036	15·981
1913-14	16·054	16·060	16·000	15·953	16·012	16·099	16·109	16·082	16·064	16·068	16·100	16·046

Exchange is usually most firm in the busy season, especially in the months of October to May, and weakest in the slack season, notably in the months of June to September.

Bank failures

During the year 1914, 43 banks* failed with an aggregate paid-up capital of ₹1,09,12,000 as against 14 banks with an aggregate paid-up capital of ₹35,27,000 during the year 1913. It may be noted here that of the 6 banks with an aggregate paid-up capital of ₹1,76,000 which failed in 1915,† the only one of any importance was the Amritsar National Banking Company which went into liquidation on the 4th July 1915. This bank had a paid-up capital of ₹1,07,980, and deposits amounting to ₹1,07,658.

G. FINDLAY SHIRRAS,

Director of Statistics.

DEPARTMENT OF STATISTICS, INDIA,

Calcutta, March 31, 1916.

* Of this number 25 banks failed between January and July 1914, *i.e.*, before the outbreak of war.

† Altogether 63 banks have failed since the banking crisis began with the failure of the People's Bank of India in the Punjab, which went into liquidation on the 17th November 1913. The authorised capital of all these banks aggregated ₹10,13,80,000, the subscribed capital ₹4,12,58,000, or 40·7 per cent of the authorised capital, and the paid-up capital ₹1,46,15,000, or 14·4 per cent of the authorised and 35·4 per cent of the subscribed capital

BANKING STATISTICS

Summary Tables

No. 1.—CAPITAL, RESERVE, DEPOSITS, AND CASH BALANCES OF THE THREE PRESIDENCY BANKS ON 31st DECEMBER EACH YEAR

	Capital	Reserve and Rest	Total	Deposits		Total	Cash Balances
				Public	Private		
	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
1870	3,36,25	25,57	3,61,82	5,43,05	6,39,61	11,82,66	9,96,87
1880	3,50,00	55,27	4,05,27	2,91,15	8,49,28	11,40,43	7,41,45
1890	3,50,00	97,54	4,47,54	3,59,25	14,76,35	18,35,60	12,96,75
1900	3,60,00	1,99,61	5,59,61	2,80,53	12,88,27	15,68,80	5,04,49
1905	3,60,00	2,63,37	6,23,37	3,11,91	22,26,37	25,38,28	8,23,01
1906	3,60,00	2,79,89	6,39,89	3,07,85	27,45,08	30,52,93	10,95,07
1907	3,60,00	2,94,93	6,54,83	3,35,78	28,11,26	31,47,04	9,47,51
1908	3,60,00	3,09,22	6,69,22	3,25,79	28,61,53	31,87,32	10,38,72
1909	3,60,00	3,18,22	6,78,22	3,19,76	32,65,03	35,84,79	11,65,56
1910	3,60,00	3,31,03	6,91,03	4,23,63	32,34,38	36,58,01	11,35,12
1911	3,60,00	3,40,39	7,00,39	4,38,30	34,19,99	38,58,29	13,58,20
1912	3,75,00	3,63,61	7,38,61	4,27,01	35,84,47	40,11,48	11,77,38
1913	3,75,00	3,73,07	7,48,07	5,88,66	36,48,50	42,37,16	15,37,75
1914	3,75,00	3,89,17	7,64,17	5,61,52	40,04,08	45,65,60	20,83,92

No. 2.—CAPITAL, RESERVE, DEPOSITS, AND CASH BALANCES OF THE EXCHANGE BANKS ON 31st DECEMBER EACH YEAR

	Number of Banks	Capital and Reserve			Deposits		Cash Balances at Head Offices and Branches	
		Capital	Reserve and Rest	Total	Out of India	In India	Out of India	In India
		£(1,000)	£(1,000)	£(1,000)	£(1,000)	₹(1,000)	£(1,000)	₹(1,000)
1870	3	2,004	180	2,184	2,688	52,31	2,611	61,13
1880	4	2,532	541	3,073	7,305	3,39,88	2,046	1,80,09
1890	5	6,384	1,699	8,083	30,734	7,53,60	5,810	3,50,43
1900	8	11,803	3,971	15,774	54,263	10,50,35	11,945	2,39,58
1905	10	15,204	7,219	22,423	94,536	17,04,45	21,504	3,78,13
1906	10	15,866	8,421	24,287	104,457	18,08,73	18,436	5,10,59
1907	10	16,671	9,320	25,991	94,778	19,17,01	14,860	5,60,20
1908	10	16,692	9,149	25,841	103,289	19,51,52	16,665	3,78,63
1909	10	18,952	11,211	30,163	116,024	20,27,42	18,121	4,15,86
1910	11	21,734	12,610	34,344	134,166	24,79,17	17,810	4,38,51
1911	12	22,600	13,001	35,601	157,764	28,16,90	22,136	4,56,91
1912	12	23,657	13,980	37,637	172,028	29,53,62	23,082	6,14,82
1913	12	23,640	14,185	37,825	181,138	31,03,54	25,688	5,88,24
1914	11(*a*)	22,815	14,157	36,972	164,970	30,14,76	40,694	8,39,37

(*a*) Excluding the Deutsch-Asiatische Bank for which statistics have not been received

No. 3.—CAPITAL, RESERVE, DEPOSITS, AND CASH BALANCES OF PRINCIPAL INDIAN JOINT-STOCK BANKS ON 31st DECEMBER EACH YEAR

[Capital and reserve Rs. 5 lakhs and over]

	Number of Banks	Capital	Reserve and Rest	Total	Deposits	Cash Balances
		₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
1870	2	9,83	1,82	11,65	13,95	5,07
1880	3	18,00	3,11	21,11	63,37	16,63
1890	5	33,50	17,59	51,09	2,70,78	55,79
1900	9	82,12	45,60	1,27,72	8,07,52	1,19,04
1905	9	84,57	77,82	1,62,39	11,98,92	1,73,50
1906	10	1,33,94	56,36	1,90,30	11,55,49	1,49,51
1907	20	2,29,61	63,27	2,92,88	14,00,29	1,94,39
1908	14	2,39,72	69,11	3,08,83	16,26,09	2,45,10
1909	15	2,66,07	87,97	3,54,04	20,49,10	2,79,14
1910	16	2,75,66	1,00,55	3,76,21	25,65,85	2,80,25
1911	18	2,85,60	1,26,54	4,12,14	25,29,11	3,62,05
1912	18	2,91,64	1,34,58	4,26,22	27,25,98	4,00,11
1913	18	2,31,33	1,32,94	3,64,27	22,59,19	4,00,17
1914	17	2,51,40	1,41,88	3,93,28	17,10,58	3,53,18

No. 4.—PROPORTION PER CENT OF THE CASH TO THE LIABILITIES ON DEPOSITS OF THE SEVERAL CLASSES OF BANKS ON 31st DECEMBER EACH YEAR

	1905	1906	1907	1908	1909	1910	1911	1912	1913	1914
	per cent	per cent	per cent	per cent	per cent	per cent	per cent	per cent	per cent	per cent
I. Presidency Banks	32	36	30	33	33	31	35	29	36	46
II. Exchange Banks*										
(1) Banks doing a considerable portion of their business in India	18	28	25	17	20	16	16	20	19	28
(2) Banks which are merely agencies of large Banking corporations doing business all over Asia	33	30	44	27	23	21	16	24	17	26
III. Indian Joint Stock Banks (Capital and Reserve Rs. 5,00,000 and over)	14	13	14	15	14	11	14	15	18	21
IV. Indian Joint Stock Banks (Capital and Reserve between Rs. 5,00,000 and Rs. 1,00,000)	...	...	...	...	...	...	...		16	22

* The percentages for the Exchange Banks have been calculated on their deposits and cash balances in India only

No. 5.—CAPITAL, RESERVE, DEPOSITS, AND CASH BALANCES OF THE EXCHANGE BANKS, CLASSIFIED IN GROUPS ACCORDING TO EXTENT OF BUSINESS IN INDIA, ON 31st DECEMBER 1914

	No. of Banks	Capital	Reserve and Rest	Deposits		Cash Balances	
				Out of India	In India	Out of India	In India
		£(1,000)	£(1,000)	£(1,000)	₹(1,000)	£(1,000)	₹(1,000)
(1) Banks doing a considerable portion of their business in India	6	4,311	3,709	33,139	24,57,28	8,952	6,93,84
(2) Banks which are merely agencies of large banking corporations doing business all over Asia	5	18,504	10,448	131,831	5,57,48	31,741	1,45,53
TOTAL	11	22,815	14,157	164,970	30,14,76	40,693	8,39,37

No. 6.—CAPITAL, RESERVE, DEPOSITS, AND CASH BALANCES OF THE INDIAN JOINT-STOCK BANKS, CLASSIFIED IN GROUPS ACCORDING TO THE AMOUNT OF CAPITAL, ON 31st DECEMBER 1914

	No. of Banks	Paid-up Capital	Reserve and Rest	Deposits	Cash Balances
		₹(,000)	₹(1,000)	₹(1,000)	₹(1,000)
Banks with Capital and Reserve amounting to ₹20,00,000 and above	5	1,39,14	1,09,56	13,75,66	2,92,00
Banks with Capital and Reserve between ₹20,00,000 and ₹10,00,000	9	92,38	27,11	2,72,14	54,18
Banks with Capital and Reserve between ₹10,00,000 and ₹5,00,000	3	19,88	5,21	62,78	7,00
Total of Banks above ₹5,00,000	17	2,51,40	1,41,88	17,10,58	3,53,18
Banks with Capital and Reserve between ₹5,00,000 and ₹1,00,000	25	42,22	13,02	1,26,54	27,99
TOTAL	42	2,93,62	1,54,90	18,37,12	3,81,17

No. 7.—NUMBER OF BANKS LIQUIDATED WITH THEIR AUTHORISED, SUBSCRIBED AND PAID-UP CAPITAL IN EACH MONTH IN 1914

	Number of Banks	Capital		
		Authorised	Subscribed	Paid-up
		₹ (1,000)	₹ (1,000)	₹(1,000)
January	2	35,00	2,44	1,21
February	3	11,00	6,31	1,58
March	8	3,35,50	1,61,69	77,08
April	3	12,50	2,85	66
May	1	5,00	18	18
June	4	72,50	6,71	2,27
July	4	67,50	21,53	3,55
August	1	1,00	4	4
September	3	60,00	20,50	8,96
October	5	37,50	13,04	11,44
November	1	25,00	4,65	32
December	1	5,00	39	27
Date unspecified	7	43,00	5,28	1,56
TOTAL 1914	43	7,10,50	2,45,61	1,09,12

NOTE.—The term 'authorised capital' means the total value of the shares which the company is authorised to issue by its Memorandum; the term 'subscribed capital' means the total value of the shares actually issued; and the 'paid-up capital' means the amount actually paid up or credited as paid up on the shares issued

No. 8.—NUMBER OF BANKS LIQUIDATED WITH THEIR AUTHORISED, SUBSCRIBED, AND PAID-UP CAPITAL, AND DEPOSITS IN EACH PROVINCE IN BRITISH INDIA IN 1914

	Number of Banks	Capital			Deposits
		Authorised	Subscribed	Paid-up	
		₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
Punjab	22	3,46,00	68,25	18,82	1,06,85
Bombay	7	3,00,00	1,56,58	77,13	...
United Provinces	8	43,20	11,64	10,98	1,85,39
Madras	2	5,50	5,50	52	...
North-West Frontier Province	1	2,50	1,84	52	10
Delhi	2	12,50	1,66	1,05	4,23
Bangalore (Civil and Military Station)	1	80	14	10	...
TOTAL	43	7,10,50	2,45,61	1,09,12	2,96,57

General Tables

No. 9.—CAPITAL, RESERVE, DEPOSITS (GOVERNMENT AND OTHER), CASH AND INVESTMENTS AND DIVIDEND OF THE BANK OF BENGAL ON 31st DECEMBER EACH YEAR

	Capital	Reserve	Government deposits	Other deposits	Cash	Investments	Dividend for year
	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	Per cent
1880	2,00	25	2,02	5,02	4,84	1,53	8½
1885	2,00	43	1,48	3,83	3,12	1,16	9½
1890	2,00	48	2,26	6,66	6,39	2,06	9½
1895	200	71	1,84	6,77	4,22	1,32	10
1900	2,00	1,06	1,55	5,82	2,44	1,36	11
1905	2,00	1,43	1,67	12,04	3,97	1,81	12
1906	2,00	1,53	1,60	15,05	5,28	1,49	12
1907	2,00	1,60	1,87	15,73	4,60	2,79	12
1908	2,00	1,65	1,78	15,81	5,07	3,49	13
1909	2,00	1,68	1,49	17,28	6,08	4,11	14
1910	2,00	1,75	1,98	16,09	5,14	3,68	14
1911	2,00	1,80	2,71	16,77	7,29	3,21	14
1912	2,00	1,85	2,34	17,11	6,65	3,10	14
1913	2,00	1,91	3,01	18,25	8,41	3,10	14
1914	2,00	2,00	2,87	21,61	11,70	6,21	16

No. 10.—CAPITAL, RESERVE, DEPOSITS (GOVERNMENT AND OTHER), CASH AND INVESTMENTS, AND DIVIDEND OF THE BANK OF BOMBAY ON 31st DECEMBER EACH YEAR

	Capital	Reserve	Government deposits	Other deposits	Cash	Investments	Dividend for year
	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	Per cent
1880	1,00	22	39	2,65	1,60	79	7⅓
1885	1,00	25	53	2,76	2,18	33	7⅓
1890	1,00	33	83	6,19	5,73	78	10
1895	1,00	51	76	3,58	2,28	1,05	11
1900	1,00	70	88	4,33	1,29	89	11
1905	1,00	87	93	6,76	2,59	1,58	12
1906	1,00	92	1,01	8,32	3,54	1,77	12
1907	1,00	96	1,12	8,21	3,24	1,64	13
1908	1,00	1,01	95	8,33	3,77	1,49	13
1909	1,00	1,03	1,21	10,35	4,15	1,63	13
1910	1,00	1,05	1,52	10,58	4,36	1,49	14
1911	1,00	1,06	1,08	11,17	4,63	2,08	14
1912	1,00	1,06	1,17	11,29	3,15	2,10	14
1913	1,00	1,06	2,01	10,18	4,78	2,29	14
1914	1,00	1,10	1,83	10,82	6,47	2,01	14½

No. 11.—CAPITAL, RESERVE, DEPOSITS (GOVERNMENT AND OTHER), CASH AND INVESTMENTS, AND DIVIDEND OF THE BANK OF MADRAS ON 31st DECEMBER EACH YEAR

	Capital	Reserve	Government deposits	Other deposits	Cash	Investments	Dividend for year
	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	Per cent
1880	50	7	49	80	98	...	...
1885	50	9	28	1,09	65	19	7
1890	50	16	49	1,90	83	45	10½
1895	50	18	72	2,76	1,19	45	10
1900	60	24	37	2,73	1,31	67	8
1905	60	33	51	3,46	1,67	71	10
1906	60	34	46	4,07	2,12	81	10
1907	60	39	35	4,16	1,62	84	10
1908	60	43	52	4,47	1,54	84	11
1909	60	47	49	5,00	1,42	79	12
1910	60	51	72	5,67	1,84	85	12
1911	60	54	59	6,25	1,66	1,04	12
1912	75	72	75	7,43	1,96	1,13	12
1913	75	76	87	8,06	2,19	1,18	12
1914	75	79	91	7,62	2,67	1,34	12

No. 12.—LIABILITIES AND ASSETS OF MOST OF THE EXCHANGE BANKS DURING THE PAST TWO YEARS, SO FAR AS PUBLISHED IN THEIR BALANCE SHEETS.

[Figures in thousands

Name of Banks	Date and year	Liabilities						Total liabilities or assets	Assets				
		Capital and Reserves	Notes in circulation	Acceptances, loans, bills payable	Miscellaneous credits	Deposits and current accounts	Profits		Cash in hand at Bankers and bullion	Investments, Govt. and other securities	Bills of exchange, bills receivable	Bills discounted, loans, advances	Buildings and sundries including loans for acceptance
		£	£	£	£	£	£	£	£	£	£	£	£
Chartered Bank of India, Australia, and China	Dec. 31, 1913	2,900	823	6,017	...	17,128	375	27,243	3,968	2,131	6,722	11,384	3,038
	Dec. 31, 1914	3,000	912	3,850	...	18,618	396	26,776	5,904	4,243	6,126	8,424	2,079
Delhi and London Bank, Limited.	June 30, 1914	359	...	105	92	1,677	14	2,247	226	114	...	1,861	46
	June 30, 1915	361	...	94	135	1,333	12	1,935	237	363	...	1,261	74
Mercantile Bank of India, Limited	Dec. 31, 1913	1,027	91	1,336	...	5,676	57	8,187	1,529	342	2,054	3,762	500
	Dec. 31, 1914	1,062	132	1,078	...	5,559	70	7,901	1,613	478	2,047	3,173	590
National Bank of India, Limited.	Dec. 31, 1913	2,040	...	2,663	...	14,876	239	19,818	3,531	820	6,400	7,947	1,120
	Dec. 31, 1914	2,100	...	1,950	...	14,833	288	19,171	4,255	1,030	5,979	6,745	1,162
Eastern Bank, Limited.	Dec. 31, 1913	415	...	552	...	1,675	...	3,299	394	298	1,053	1,385	169
	Dec. 31, 1914	654	...	321	...	1,396	...	2,746	566	226	799	983	172
Cox & Co's. Bank	Oct. 8, 1913	530	...	82	610	4,061	47	4,673	1,203	752	324	2,214	180
	Oct. 8, 1914	530	...	288	330	5,479	45	6,297	2,153	904	726	2,326	188
		dollar.	dollar.	dollar.	dollar.	dollar.	dollar.	dollar.	dollar.	dollar.	dollar.	dollar.	dollar.
Hongkong and Shanghai Banking Corporation.	Dec. 31, 1913	47,450	24,839	133,675	...	298,441	5,377	509,782	69,935	29,637	147,992	141,685	120,533
	Dec. 31, 1914	48,000	27,248	156,116	...	329,562	5,894	566,820	97,411	31,176	150,946	141,541	145,746
International Banking Corporation.	June 30, 1914	6,500	576	12,810	...	20,559	914	41,359	7,665	4,692	...	12,136	16,866
	June 30, 1915	6,500	466	7,443	...	22,120	1,058	37,590	8,098	4,630	...	11,630	13,232
		fr.	fr.	fr.	fr.	fr.	fr.	fr.	fr.	fr.	fr.	fr.	fr.
Comptoir National d'Escompte de Paris.	Dec. 31, 1913	242,606	...	174,849	26,548	1,414,357	18,065	1,876,425	123,985	71,913	1,004,361	485,248	190,918
	Dec. 31, 1914	244,155	...	32,448	18,673	1,041,183	10,726	1,347,185	385,715	66,945	355,126	492,289	47,110
		yen.	yen.	yen.	yen	yen	yen.	yen.	yen.	yen	yen.	yen.	yen.
Yokohama Specie Bank, Limited.	June 30, 1913	49,050	6,720	132,661	...	205,708	3,380	397,519	38,081	21,878	219,834	113,772	3,954
	June 30, 1914	50,323	7,588	145,931	...	187,241	3,465	394,548	45,409	21,647	195,445	128,098	3,949

Dollar = 49·32*d*. Franc = 9½*d*. Yen = 2*s*. 0½*d*.

Note—The figures given in this table have been taken from the balance sheets published in the *Statist*, the *Economist*, etc.

No. 13.—CAPITAL, RESERVE, DEPOSITS, AND CASH OF SOME OF THE INDIAN JOINT STOCK BANKS DURING THE PAST TWO YEARS, SO FAR AS PUBLISHED IN THEIR BALANCE SHEETS

No.	Name of Banks	Date and year	Capital	Reserve	Deposits	Cash
			Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)
1	Bank of India (Bombay)	Dec. 31, 1913	50,00	6,50	2,22,82	63,07
		---- 1914	...	Not	available	...
2	Allahabad Bank	Dec. 31, 1913	25,00	36,00	6,76,57	1,39,37
		Dec. 31, 1914	30,00	43,00	5,21,64	99,71
3	Alliance Bank of Simla	Dec. 31, 1913	20,00	30,00	5,49,42	95,68
		Dec. 31, 1914	40,00	40,00	5,54,56	1,03,45
4	Bank of Rangoon	Nov. 30, 1913	16,00	3,66	19,78	3,35
		Nov. 30, 1914	16,00	4,00	21,33	9,57
5	Central Bank of India (Bombay)	June 30, 1913	15,00	1,00	1,15,02	12,97
		Dec. 31, 1914	15,00	1,00	30,40	8,29
6	Punjab National Bank	Dec. 31, 1913	10,01	10,45	1,33,00	61,53
		June 30, 1914	11,53	10,98	1,05,74	48,68
7	Bank of Mysore	Dec. 31, 1913	5,97	...	4,38	5,09
		June 30, 1914	9,90	...	15,68	10,60
8	Benares Bank	Dec. 31, 1913	5,00	2,82	68,71	13,06
		June 30, 1914	5,60	2,25	62,43	11,47
9	Bengal National Bank	Dec. 31, 1913	8,06	90	22,62	3,72
		Dec. 31, 1914	8,06	1,75	9,59	1,04
10	Punjab Banking Co.	Dec. 31, 1913	6,00	10,50	1,56,52	14,29
		Dec. 31, 1914	6,00	11,50	1,23,26	15,89
11	Oudh Commercial Bank	—— 1913	...	Not	available	...
		Dec. 31, 1914	5,00	4,84	15,42	4,52
12	Gorakhpore Bank	Dec. 31, 1913	3,00	1,24	22,34	5,72
		—— 1914	...	Not	available	...
13	National Bank of Upper India	—— 1913	...	Not	available	...
		Dec. 31, 1914	1,29	14	5,77	2,33

NOTE.—The figures for the 13 banks given in this table have been taken from the balance sheets so far as published in *Capital*. The other 29 Indian Joint-stock Banks dealt with in this report (Tables 3, 4 and 6), but for which details are not given in this table, are :—Vellore Commercial Bank, Bombay Merchants Bank, Indian Bank (Madras), Poona Bank, Kayestha Trading and Banking Corporation, Pargalore Bank, Bharat National Bank, Punjab and Sind Bank, Bhargava Commercial Bank, Karachi Bank, Co-operative Hindustan Bank, Ajodhia Bank, Darbhanga Bank, Canara Bank, Erode Bank, Tinnevelly Bank, Coimbatore Town Bank, South Indian Bank, Worier Commercial Bank, Nedungadi Bank, Byopar Sahayak Bank, Bank of Northern India, Mafassil Bank (Gorakhpore), Bhowanipore Banking Corporation, Amritsar National Banking Co., Poona Mercantile Bank, Kashmiri Bank, Vellore Mercantile Bank, and Bangalore Mercantile Bank

No. 14.—NAMES OF BANKS FAILED OR LIQUIDATED WITH THE DATES OF REGISTRATION AND LIQUIDATION, AND STATISTICS OF CAPITAL AND DEPOSITS DURING 1914

No.	Date of Registration	Name of Company	Capital			Amount of Deposits	Date of going into liquidation	Remarks
			Authorised	Subscribed	Paid-up			
		PUNJAB	R	R	R	R		
1	21st July 1906	Hindustan Bank, Multan	10,00,000	2,43,975	1,20,814	10,53,999	19th January 1914	
2	10th October 1906	Industrial Bank of India, Ludhiana . . .	5,00,000	1,80,000	54,208	3,97,317	7th February 1914	
3	20th September 1909	Public Banking and Assurance Co., Multan . .	10,00,000	17,300	1,964	...	2nd March 1914	
4	5th August 1911	Bank of Peshawar, Multan	5,00,000	4,50,900	1,04,271	2,22,864	14th February 1914	
5	29th August 1911	Coronation Banking and Assurance Co., Lahore .	1,00,000	...	...	...	3rd February 1914	
6	31st July 1906	Marwar Bank, Lahore .	10,00,000	4,94,100	1,51,891	8,39,466	14th June 1914	
7	14th April 1910	Popular Bank, Rawalpindi	50,00,000	20,00,000	3,24,596	18,62,641	28th July 1914	
8	11th August 1911	Bank of Rajputana and Punjab, Ambala . .	5,00,000	2,45,475	70,501	8,25,095	3rd March 1914	
9	9th February 1912	Bank of Empire, Lahore .	5,00,000	1,15,425	23,875	96,144	6th July 1914	
10	20th September 1912	Derajat Sindh Bank, Multan . . .	5,00,000	84,300	11,110	8,972	22nd April 1914	
11	17th April 1913	Golden Bank of India, Amritsar . . .	5,00,000	16,775	3,042	...	21st April 1914	
12	17th April 1913	Solar Bank, Lahore .	1,00,00,000	1,55,000	8,500	...	29th March 1914	
13	5th September 1913	Indian States Bank, Amritsar . . .	10,00,000	26,000	2,335	...	27th March 1914	
14	18th May 1907	Orient Bank of India, Lahore . . .	25,00,000	10,00,000	71,354	4,94,968	4th September 1914	
15	31st October 1904	Punjab Co-operative Bank, Amritsar . . .	25,00,000	10,00,000	8,18,519	45,75,641	September 1914	Suspended business in September 1914, but no resolution regarding winding up has yet been filed
16	23rd June 1911	Capital Bank of India, Lahore . . .	10,00,000	50,065	5,950	7,849	28th September 1914	
17	23rd April 1912	George Bank, Lahore .	2,50,000	1,30,700	48,365	1,04,316	19th June 1914	Applied for liquidation
18	31st October 1912	Commercial and Zamindari Bank, Multan . .	2,50,000	31,950	2,000	...	21st July 1914	Ditto
19	29th May 1913	East India Banking Co., Jagraon . . .	25,00,000	...	...	...	1st January 1914	Business stopped, but regular liquidation has not commenced
20	8th February 1911	Jullundur Bank, Jullundur	5,00,000	1,17,650	26,705	1,18,545	...	
21	5th September 1913	World Bank, Amritsar .	5,00,000	...	...	...	...	
22	2nd September 1912	Bank of Asia, Lahore .	25,00,000	4,65,450	32,099	76,781	29th November 1914	
		Total, Punjab .	*3,46,00,000*	*68,25,065*	*18,82,099*			

No. 13.—NAMES OF BANKS FAILED OR LIQUIDATED WITH THE DATES OF REGISTRATION AND LIQUIDATION, AND STATISTICS OF CAPITAL AND DEPOSITS DURING 1914 —*continued*

No.	Date of Registration	Name of Company	Capital			Amount of Deposits	Date of going into liquidation	Remarks
			Authorised	Subscribed	Paid-up			
			R	R	R	R		
		BOMBAY						
1	23rd May 1899	Gujarat Bank	5,00,000	1,75,100	84,025	No information	24th March 1914	Voluntary liquidation
2	17th November 1906	Indian Specie Bank	2,00,00,000	1,50,00,000	74,88,850		4th March 1914	
3	16th October 1909	Ahmednagar Bank	5,00,000	1,38,000	39,110		12th October 1914	
4	28th November 1910	Sind Bank	25,00,000	3,26,700	82,295		.....	
5	16th August 1911	Indian Finance Corporation	5,00,000	18,410	18,410		8th May 1914	
6	3rd May 1913	All-India Commerce Bank	10,00,000	...	...		7th October 1914	
7	13th October 1913	Union Bank of Commerce	50,00,000	...	...		3rd June 1914	
		Total, Bombay	*3,00,00,000*	*1,56,58,210*	*77,12,690*			
		UNITED PROVINCES						
1	9th November 1909	United Provinces Co-operative Bank, Allahabad	10,00,000	45,740	27,105	1,62,930	17th June 1914	Voluntary liquidation
2	17th January 1913	Commercial Bank of India, Ghazipur	10,00,000	5,775	4,250	18,655	2nd July 1914	
3	25th January 1911	Sri Kashi Vishwanath Bank, Benares	1,00,000	3,892	3,782	4,299	3rd August 1914	
4	3rd May 1911	United India Bank, Allahabad	5,00,000	39,104	26,733	...	12th December 1914	
5	13th April 1908	People's Industrial Bank, Allahabad	5,00,000	68,570	35,015	...	.....	Resolution for winding up passed at the beginning of the year after which it ceased working
6	7th June 1912	Asiatic Engineering and Banking Corporation	20,000	1,410	1,410	217	.....	Resolution for winding up passed on 20th May, 1914
7	26th May 1913	Central Reciprocal Bank, Allahabad	2,00,000	...	...	...	.....	Resolution for winding up passed on 31st July, 1914
8	27th January 1863	Bank of Upper India, Meerut	10,00,000	10,00,000	10,00,000	1,83,53,245	October 1914	Suspended payment in October, 1914, but has been permitted to resume its business and to start work from 1st July, 1915
		Total, United Provinces	*43,20,000*	*11,64,491*	*10,98,295*			
		MADRAS.						
1	14th August 1869	Madras Deposit and Benefit Society	50,000	50,000	50,000	...	16th March 1914	
2	28th May 1909	Sri Krishna Bank	5,00,000	5,00,000	2,125	...	31st March 1914	
		Total, Madras	*5,50,000*	*5,50,000*	*52,125*			

No. 13.—NAMES OF BANKS FAILED OR LIQUIDATED WITH THE DATES OF REGISTRATION AND LIQUIDATION, AND STATISTICS OF CAPITAL AND DEPOSITS DURING 1914 —*concluded*

No.	Date of Registration	Name of Company	Capital			Amount of Deposits	Date of going into liquidation	Remarks
			Authorised	Subscribed	Paid-up			
			₹	₹	₹	₹		
		N.-W. F. PROVINCE						
1	10th August 1912	Punjab Trader's Bank, Peshawar . . .	2,50,000	1,84,200	51,962	10,297	5th April 1914	Voluntary liquidation
		DELHI						
1	20th July 1898	Union Bank of India .	2,50,000	1,25,600	96,820	4,19,514	4th October 1914	
2	5th February 1913	Imperial Bank . .	10,00,000	40,000	7,970	3,696	15th October 1914	
		Total, Delhi .	*12,50,000*	*1,65,600*	*1,04,790*			
		BANGALORE (Civil and Military Station)						
1	15th June 1889	Rajadhany Bank . .	80,000	13,750	10,404	...	...	
43		*GRAND TOTAL* .	*7,10,50,000*	*2,45,61,316*	*1,09,12,365*			

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Presidency Bank Rates in each month of the years 1914, 1915, and 1916

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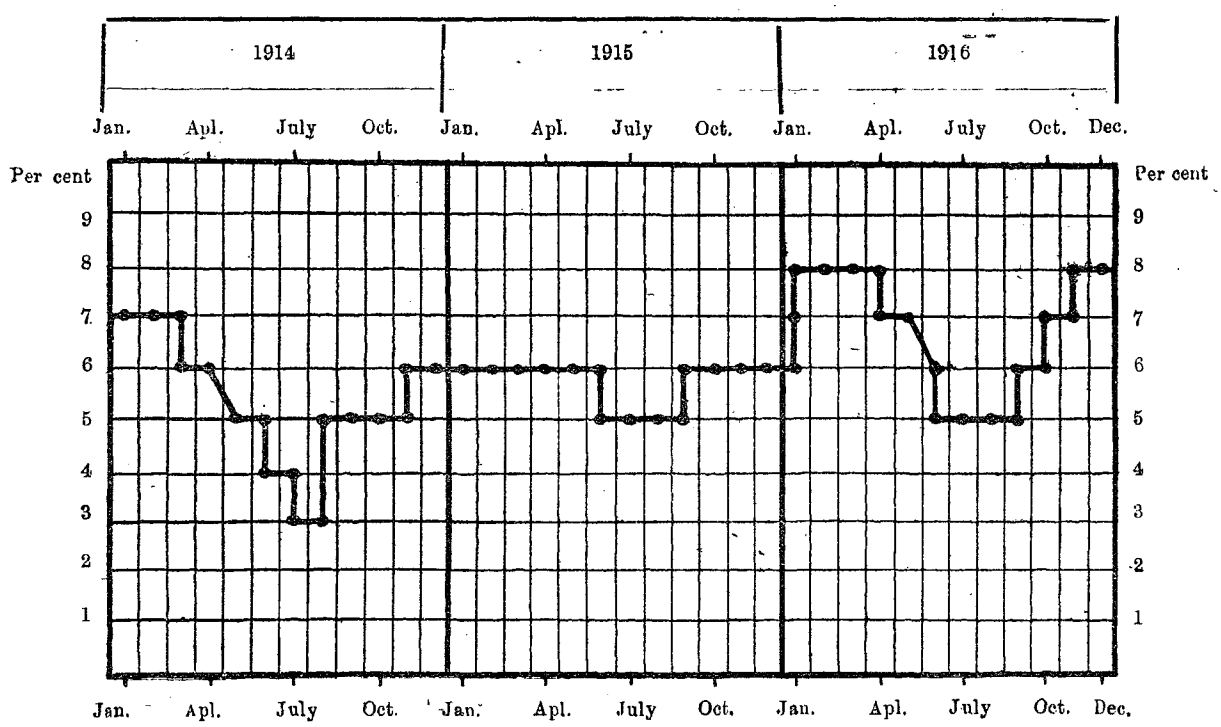
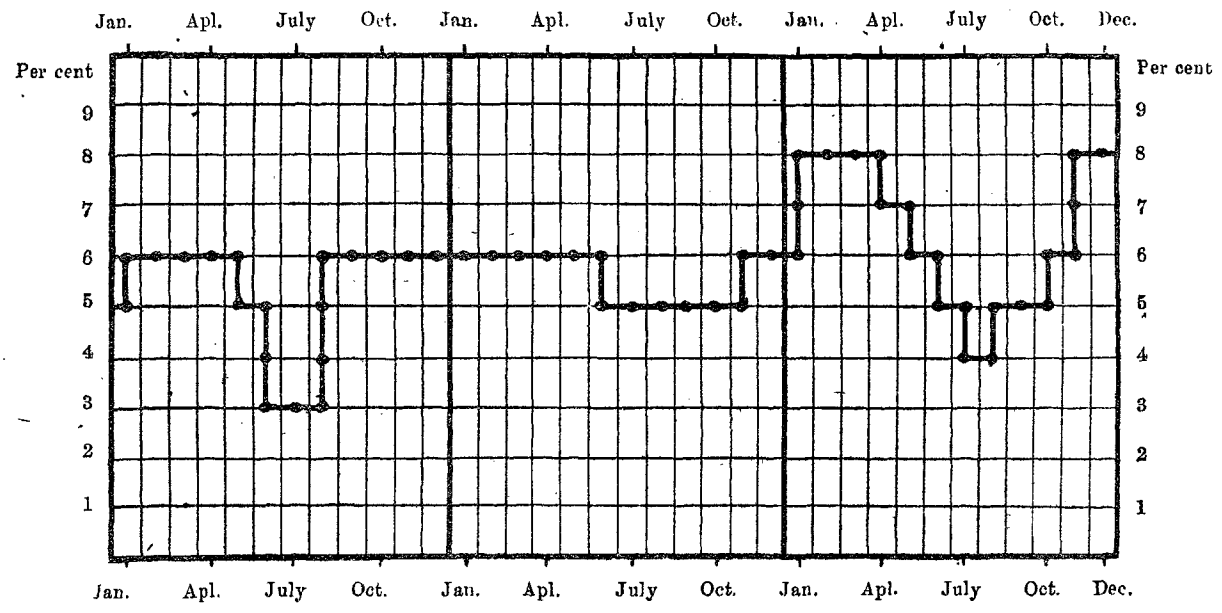


BANK OF BOMBAY



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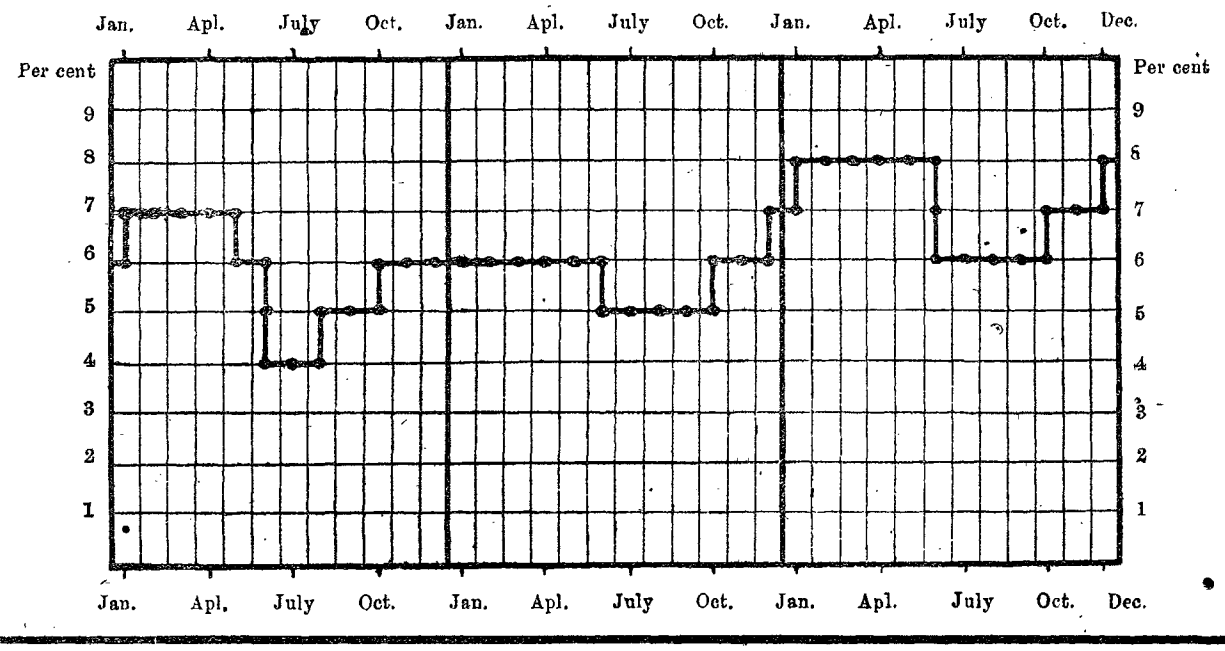

THIRD ISSUE
1916

DEPARTMENT OF STATISTICS, INDIA

STATISTICAL TABLES

RELATING TO

BANKS IN INDIA

WITH A

MAP, INTRODUCTORY MEMORANDUM, AND BANKING DIRECTORY

Published by order of the Governor-General in Council

CALCUTTA
SUPERINTENDENT GOVERNMENT PRINTING, INDIA
1917

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Banks.	Head Offices.	Branches & Agencies.
Presidency Banks		
Bank of Bengal	Calcutta	23
Bank of Bombay	Bombay	13
Bank of Madras	Madras	21
Total	3	59
Exchange Banks	†	69
Indian Joint Stock Banks	66	171
Total	66	240
GRAND TOTAL	69	299

† There are 11 Exchange Banks, doing business in India, of which the Head Offices are situated outside India.

Banks.		Deposits (£ 1,000).	Per cent. of Total.
Presidency Banks	(3)	26,900	43·9
Exchange Banks	(6) †	21,736 *	34·4
Indian Joint Stock Banks	(45) †	12,524	19·8
Total	(52)	61,262	100

* Deposits in India. † Banks furnishing Returns for 1915

MEMORANDUM

INDIAN BANKS IN WAR TIME

In 1915 a volume was published by this Department, containing in a handy form the available statistics relating to Banking in India. This is the third of the series, and, while clothed in a somewhat different garb from its predecessors, it aims at giving the information in a more complete form and in a way that he who runs may read and reading understand. On the suggestion of several correspondents in Indian financial circles, the scope of the tables has been enlarged. Many of the tables are more comprehensive than before; a map has been inserted to show the distribution of the banks with their branches and agencies; a list in the form of a directory has been added to show, in each town of India, the banks and their branches; and an analysis of the balance sheets has, for the first time, been attempted.

THE INDIAN BANKING SYSTEM

2. *The Presidency Banks.*—It was Walter Bagehot who in his "Literary Studies" said: "it is awful to read on the currency." He might have amplified this, and said that it is equally awful to read on the banking activities of a country as described in the balance sheets of banks. Still there is more of sweet simplicity in these balance sheets than at first meets the eye. It will, in the first place, be advantageous to make a short ramble through rough country by pointing out, with the least possible use of the alarming apparatus which generally meets the student of Indian banking, the outlines of the system that obtains in this country. There are, first of all, the three Presidency Banks which enjoy the prestige of antiquity, and, one might also say, of official dignity derived from acting as bankers to Government. These banks are strictly restricted by law, and absorb considerably more of the banking business than do the Indian Joint-Stock Banks. They are confined to a fixed territory in accordance with the Presidency Banks Act, XI of 1876 (Chapter I, Section 3). The Bank of Madras is limited to the Presidency of Fort St. George (Madras), the Bank of Bombay to the Presidency of Bombay, and the Bank of Bengal to the Presidency of Fort William, which means all the territories in British India other than the Presidencies of Fort St. George and Bombay (*i.e.*, Bengal, Bihar and Orissa, the United Provinces, the Punjab, Delhi, the Central Provinces, Burma, Assam, and the North-West Frontier Province). The Banks can, however, establish, with the previous consent of the Governor-General in Council, branches or agencies at places outside the Presidency in which the Bank is situate (section 42); *e.g.*, the Bank of Bombay has branches in Berar and in the Indore State, the Bank of Bengal in the Hyderabad State, and the Bank of Madras at Bangalore (Mysore). The important sections dealing with the restrictions at present in force with these banks are sections 36 and 37, as also sections 24, 26, 27, 34, 42, 43, and 63 of the Act. Sir Lionel Abrahams, K.C.B., has summed up these restrictions in his Memorandum prepared for the Chamberlain Commission (Appendix I, paragraph 8) and in his answer to question 38 before that Commission. In this connexion the reasons which gave rise to the Act of 1876 are not without interest. The Hon'ble Sir William Muir, the Finance Member of Council, in introducing the Act, said: "I will trouble the Council now with but a very brief narrative of the circumstances which have led to the present measure. The Bank of Bengal took its origin as the immediate result of an able letter addressed in 1801 to the Government of India by its Accountant-General, Mr. Henry St. G. Tucker, in which he showed that a Bank was necessary both in the interests of Government and of the mercantile community. Money was in those days raised by what were called "Treasury Bills." But although these bore interest, they were liable to depreciation in the market, and by the combination, chiefly of native brokers, were often at a heavy discount. To remove the inconveniences of this arrangement and maintain the credit of

Government, Mr. Tucker argued that a bank was indispensable; and that in order to its security, it was necessary that Government should aid it by contributing as a shareholder to its capital, and by sharing in its direction and in the privilege of voting. Upon this footing the Bank of Bengal was opened in 1806, and obtained its charter in 1809. Its capital was then £500,000, of which the State contributed £100,000. The capital was from time to time increased, and now stands at £2,200,000, of which £220,000 belong to Government. Up to 1854 the Secretary was, with one exception, a member of the Civil Service. Thus constituted, the Bank of Bengal has well answered its object. It has proved a useful auxiliary to the State and to the mercantile community, and in seasons of difficulty has often afforded substantial assistance and valuable support to the Exchequer. The Presidency Bank of Madras was incorporated by Act, IX of 1843, superseding an already existing State Bank. It also has proved, though on a much smaller scale, a useful institution. The Bank of Bombay was first constituted by Act, III of 1840, but it came to a disastrous ending. As is now matter of history, it suffered severe losses in the wild and excited speculation which followed on the American War, and the rise in the price of cotton; and in 1868 it was voluntarily wound up. The new Bank of Bombay, Limited, rose upon its ruins, being constituted by Articles of Association under the Indian Companies Act of 1866. A Commission was appointed by the Government of India to enquire into the causes of failure of the Bombay Bank, and in 1869 this Commission furnished an elaborate report of the results of the investigation."*

3. *The Exchange Banks.*—Next in point of importance come the Exchange Banks which play an important part in the financing of Indian trade. These are all banks with Head Offices out of India. Several of these banks were founded 60 years ago. Of the ten banks, five do a considerable portion of their business in India, *e.g.*, the Chartered Bank of India, Australia, and China, the National Bank, etc., while others are merely agencies of large banking concerns doing business all over Asia, *e.g.*, the Hongkong and Shanghai Banking Corporation, the International Banking Corporation, the Yokohama Specie Bank, etc. The Delhi and London Bank, it may be noted, has recently been amalgamated with the Alliance Bank of Simla. The business of these banks may be divided into (*a*) Exchange business, and (*b*) ordinary banking business.

Firstly with regard to the *Exchange business* so far as it relates to the export trade of India. Bills against the export trade are drawn D-A (documents on acceptance) and D-P (documents on payment). They are purchased by the banks' branches in India. The D-P bills are held by their London offices until they are retired or paid at maturity. The D-A bills as a general rule are discounted, or rediscounted, immediately after acceptance. They are rediscounted, with the English Joint-Stock Banks, and the Scotch Banks or with bill-brokers financed by these, and especially in times of stringency with the Bank of England. These bills may be held for a time by the Indian Exchange Banks in London. This would occur when business in India was stagnant or when money was difficult to employ in London. To the extent to which the D-A are rediscounted immediately after acceptance (which they are in the great majority of cases) the Indian export trade is financed not with the funds of the Exchange Banks, except from the time of the purchase of the bills in India to their arrival in London, but with the funds of the British Banks, *i.e.*, with British and not Indian capital.

Next with regard to the import trade. The Exchange Banks also finance the import trade through their London offices. Bills are drawn on the consignees D-A or D-P, in sterling for the most part, payable with interest from the dates of the Bills to the approximate dates of arrival of the remittances in London, by demand draft on London. These bills are never rediscounted. Thus the import trade, it will be seen, is financed to a much greater extent than the export trade with the funds of the Exchange Banks alone. The Exchange Banks' purchases of Indian export bills represent transfers of their funds to London. Their advances against import bills are the return of these funds. As exports normally exceed imports, the deficiency of import bills is made good

*Supplement to the *Gazette of India*, 25th December 1875, page 1058. *Cf* the *Gazette of India*, 1st January 1876, page 14.

by shipments of gold coin and bullion and also silver bullion from London and elsewhere, and to a very small extent by transfers of Government Rupee Paper from London to India, and as regards the balance by purchases of Council Bills and Telegraphic Transfers. The last are freely resorted to when exports from India are at their height, and when it is to the Banks' interest to move their funds back to India in the shortest possible time. The Chartered Bank, for example, may buy on Wednesday these transfers and by the following day the Calcutta, Bombay, and Madras branches will find themselves in funds. This, in brief, is an outline of the Banks' exchange business proper.

The Exchange Banks also do an *ordinary banking business*, and in this they have as competitors both the Presidency Banks and the Indian Joint-Stock Banks. They compete with these latter banks in raising deposits, whether on current account or as fixed deposits. Their deposits have increased very considerably during the last few years (table 2). The terms for deposits, both on fixed deposit and on current account, are as a rule more favourable than those of the Presidency Banks, while less favourable than those of the Indian Joint-Stock Banks. The Exchange Banks also compete with these banks in loans, overdrafts, and discounts. It will be seen from the table on page 4 that the Exchange Banks have 45 branches in India, as compared with 65 branches (including head offices) of the Presidency Banks and 68 head offices and 160 branches in the case of Joint-Stock Banks. The summary table on page 10 shows that the Indian deposits of the Exchange Banks in 1916 amounted to £25,359,000, as against £33,276,000 of the Presidency Banks and £17,149,000 of the Indian Joint-Stock Banks. Inasmuch as the Exchange Banks are not under the obligation resting on the Presidency Banks of maintaining, even during the busy seasons, large cash balances, it may be said that their deposit position is rather better than a comparison of their figures with those of the Presidency Banks (£25 millions against £33 millions) or the percentages on page 5 would lead one to think. The Presidency Banks' deposits include the balances of the Exchange Banks. On the average of the five years ending 1916, the cash balances (in India) of the Exchange Banks on 31st December amounted, it may be noted, to 48 per cent of the total cash balances of the Presidency Banks. Upon the strength of the deposits will a bank's participation in the loan, overdraft, and discount business depend. The extent then of the Exchange Banks' participation in this ordinary banking business will readily be understood. The representatives of the Exchange Banks before the Chamberlain Commission said that they were to some extent in competition with the Presidency Banks, and illustrated this by the branches of the Exchange Banks in Delhi and Amritsar which foster in these cities their Manchester connexion by advances on piece goods. It must, however, be remembered that when Exchange business is at its maximum, in February and March of each year, the funds of the Exchange Banks are much more largely invested in the Exchange class of business than at other times. This is important as it results in some impairment of their power to compete with banks other than Exchange Banks in the discount market.

4. *Indian Joint-Stock Banks.*—The third class of Banks comprise the Joint-Stock Banks registered under the Indian Companies Act and have their head offices in India. These are chiefly scattered throughout the north-west of India, especially in the Punjab and the United Provinces. With the exception of the Allahabad Bank (established in 1865) and the Alliance Bank of Simla (established in 1874), most of these banks are of comparatively recent date or have recently been reconstructed. In the tables in this volume these banks are sub-divided into two classes, namely, (*a*) those with a minimum paid-up capital and reserve of ₹5 lakhs and over, and (*b*) the more or less pigmy banks, those with a capital between one lakh and less than ₹5 lakhs. The bank failures of 1913, 1914, 1915, and 1916, were confined to Indian Joint-Stock banks, and the total paid up capital of the banks that failed amounted to 45 per cent of the total paid up capital of Indian Joint-Stock banks shown in tables 3 and 6.

5. *Other Banks.*—In addition to these banks are the Post Office Savings Banks with over a million and a half depositors and approximately ₹9⅓ crores or £6¼ million sterling on deposit. The deposits are treated as unfunded debt, and no reserve is, of course, kept against these deposits. The detailed

statistics relating to these banks will be found in table 18 on page 29. There are also co-operative credit banks which are not at present of much importance in the banking system, as the capital and reserves in 1915-16 were only R2½ crores, and the deposits (including loans held by the banks) R7¾ crores.

There are many private and unincorporated bankers or money-lenders. Statistics for this class are not available.

6. The business of banks in India is confined to two of the three chief functions of banks. The banks lend or discount and also hold deposits. The third function of banks—the issuing of bank notes—was withdrawn in 1862 when Government withdrew from banks the right to issue notes.

7. With these remarks we may now plunge *in medias res.* It is unnecessary to cover all the details set out in the statistical tables appended to this note. To do so would involve a mass of arithmetical calculations that will bewilder the enquirer and distract one from the broad facts that emerge from these tables. In the first place, it is customary to measure the strength of a banking system and also the size of banks themselves by (*a*) the number of branches and (*b*) the amount of deposits or the liabilities. The deposits of the banks will be dealt with below.

First with regard to Branch Banks. In regard to branches the position is summarised in the following table:—

Banks and Branches in 1916.

Banks.	Head offices.	Branches and agencies.
(1) Presidency Banks—		
Bank of Bengal	Calcutta	25
„ Bombay	Bombay	14
„ Madras	Madras	23†
Total .	3	62
(2) Exchange Banks	*	45
(3) Indian Joint-Stock Banks . . .	68	160
Grand Total .	71	267

There are 71 head offices and 267 branches. The number of towns in which banks and their branches are situated is 153, or 20 per cent of the total number of towns in India having each a population of 10,000 and over according to the Census of 1911. There are 75 towns with a population of 50,000 and over. In 58 or 77 per cent of these there are banks. The map § illustrates the "irrigation" of banking, *i.e.*, the distribution of the branches of the Presidency, the Exchange, and the Joint-Stock Banks. It will be seen from the map and the list ‡ that the branches of the Exchange Banks are located in Calcutta, Bombay, Madras, Karachi, Rangoon, Tuticorin, Cochin, Chittagong, Delhi, Cawnpore, Lucknow, Allahabad, Howrah, Amritsar, Rawalpindi, Murree, Srinagar, Tavoy, and Mandalay. The Indian Joint-Stock Banks do business chiefly in the Punjab and the United Provinces. There are few joint-stock banks in the rest of India, except in the southern parts of Madras. No joint-stock banks exist in Assam and in Burma, with the exception of Rangoon. In Native States these banks are, with a few exceptions (*viz.*, in Baroda, Bhopal, Gwalior, Mysore, Patiala, and Kashmir), non-existent.

8. *Presidency Banks.*—Table 1 shows that at the end of 1916 the paid-up capital of the three Presidency Banks was the same as in the pre-war year 1913. The reserve and rest in the same period decreased, while deposits and cash balances increased. Total capital and reserves decreased from R7,48 lakhs to R7,36 lakhs or by 2 per cent; private deposits increased from R36,48 lakhs to R44,71 lakhs or by 23 per cent; and cash balances from R15,38 lakhs to R17,27 lakhs or by 12 per cent. Detailed returns for each of the three Presidency Banks will be found in tables 9, 10, and 11. The following table shows from the pre-war year the public and private deposits, and the cash balances of the

* There are 10 Exchange Banks, of which the head offices are situated out of India.
† Excludes the branch of the Bank in Colombo.
‡ Appendix I. § The map and the tables on the map refer to 1915.

Bank of Bengal, the Bank of Bombay, and the Bank of Madras :—

31st December	BANK OF BENGAL			BANK OF BOMBAY			BANK OF MADRAS		
	Deposits		Cash Balances	Deposits		Cash Balances	Deposits		Cash Balances
	Government (Public)	Private		Government (Public)	Private		Government (Public)	Private	
	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)
1913 (pre-war year) .	3,01	18,25	8,41	2,01	10,18	4,78	87	8,06	2,19
1914 . . .	2,87	21,61	11,70	1,83	10,82	6,47	91	7,62	2,67
1915 . . .	2,65	19,79	7,85	1,36	10,79	4,24	87	8,03	2,56
1916 * . . .	2,74	21,44	7,73	1,42	13,67	6,68	1,04	9,60	2,87

As compared with the pre-war year, private deposits increased by 17 per cent in the case of the Bank of Bengal, 19 per cent in the case of the Bank of Madras, and 34 per cent in the case of the Bank of Bombay. Cash balances showed an increase of 40 per cent in the case of the Bank of Bombay and 31 per cent in the case of the Bank of Madras, but a decrease of 8 per cent in the case of the Bank of Bengal.

In 1916 the deposits of the Presidency Banks were ₹49,91 lakhs or £33 millions as compared with ₹38,04 lakhs or £25 millions in the case of ten Exchange Banks, and ₹25,72 lakhs or £17 millions in the case of forty-eight Indian Joint-Stock Banks. In 1916, therefore, the ratio per cent of the total deposits of the three classes of banks was 44, 33, and 23, respectively. To some extent, it should be noted, the Presidency Banks are bankers' banks. A portion, therefore, of the balances of Exchange Banks on deposit with the Presidency Banks is looked on as cash by the depositing banks. On the average of the five years ending 1916, the cash balances in India of Exchange Banks (in their own branches and with the Presidency Banks) amounted, as stated above, to 48 per cent of the total cash balances of the Presidency Banks. The proportion of Government deposits to the capital, reserve, and Government and private deposits in the three Presidency Banks at the end of 1914, 1915, and 1916, as compared with the proportion at the end of the pre-war year, was as follows :—

31st December	Capital	Reserves	Government Deposits	Other Deposits	Proportion per cent of Government deposits (column 3) to	
					Total of columns 1 to 4	Column 4
	1	2	3	4	5	6
	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	per cent	per cent
1913 (pre-war year) .	3,75,00	3,73,07	5,88,66	36,48,50	11·8	16·1
1914	3,75,00	3,89,17	5,61,52	40,04,08	10·5	14·0
1915	3,75,00	3,72,50	4,88,67	38,61,19	9·6	12·7
1916	3,75,00	3,60,99	5,20,58	44,70,87	9·1	11·6

9. *Exchange Banks.*—The aggregate paid-up capital and reserves of the ten Exchange Banks amounted to £38 millions, while the deposits in India were £25 millions, and cash balances in India approximately £7 millions. As compared with the pre-war year, the capital and reserves of these banks remained practically the same, but their deposits and cash balances increased by 23 per cent and 72 per cent, respectively, as will be seen from the following table :—

	Capital and reserves £ (1,000)	Deposits in India £ (1,000)	Cash balances in India £ (1,000)
1913	37,825	20,690	3,922
1914	36,972	20,098	5,596
1915	36,793	22,364	5,068
1916†	37,931	25,359	6,760

* In view of the increase in 1917 the most recent figures (at the beginning of December 1917) are of interest :—

	Government Deposits ₹ (lakhs)	Private Deposits ₹ (lakhs)	Cash Balances ₹ (lakhs)
Bank of Bengal	3,02	30,74	16,56
Bank of Bombay	2,84	30,39	20,85
Bank of Madras	91	10,17	5,22

The increase in private deposits and in cash balances in the case of the Banks of Bengal and Bombay is very noticeable.

† Excluding the Delhi and London Bank which was amalgamated with the Alliance Bank of Simla, Ltd.

In table 5 the returns of Exchange Banks have been classified into (*a*) banks doing a considerable portion of their business in India, and (*b*) banks which are agencies of large banking corporations doing business all over Asia. It will be seen that the deposits *in India* of the first group were in 1916 nearly five times those of the second group. The Delhi and London Bank was, as has already been stated, amalgamated in 1916 with the Alliance Bank of Simla, Limited. The Deutsche Asiatische Bank went into liquidation after the outbreak of war, and is excluded from the returns for 1914, onwards.

10. *Indian Joint-Stock Banks.*—Indian Joint-Stock Banks are dealt with in tables 3, 6, and 16. There are 68 Indian Joint-Stock Banks with 160 branches. Returns have been received from 48 such banks with 149 branches. The aggregate capital and reserves of these 48 banks amounted to ₹5,24 lakhs, the deposits to ₹25,72 lakhs, and cash balances to ₹6,20 lakhs. The banks, as already noted, are divided into (*a*) banks with a capital of ₹5 lakhs and above, and (*b*) banks with a capital between one lakh and less than five lakhs of rupees. The figures in 1916 were :—

	Class I (20 banks) ₹(lakhs)	Class II (28 banks) ₹(lakhs)
Capital and Reserves	4,61	63
Deposits	24,71	1,01
Cash balances	6,03	17

As compared * with the pre-war year, the capital and reserves of banks in group I increased by 27 per cent, the deposits by 9 per cent, and the cash balances by 50 per cent, as shown below :—

	Capital and reserves ₹(lakhs)	Deposits ₹(lakhs)	Cash balances ₹(lakhs)
1913	3,64	22,59	4,00
1914	3,93	17,11	3,53
1915	4,38	17,87	3,99
1916	4,61	24,71	6,03

Banks in group II, it may be noted, increased their capital and reserves by 25 per cent, but their deposits and cash balances decreased by 33 per cent each.

11. *Proportion per cent of cash to liabilities on deposits.*—As will be seen from table 4, cash balances at the end of 1916 were 35 per cent of the liabilities on deposits in the case of the Presidency Banks, 25 per cent in the case of Exchange Banks doing a considerable portion of their business in India, and 35 per cent in the case of those Banks doing business all over Asia. The percentage for Indian Joint-Stock Banks is 24 in the case of banks with capital and reserve over ₹5 lakhs, and 17 in the case of banks with capital and reserve between one lakh and less than five lakhs of rupees. It will be noticed that in December, 1914, four months after the outbreak of war, the cash balances were above normal, and the percentage held by Indian Joint-Stock Banks was higher than in pre-war years. Since the bank failures of 1913, the increase in the proportion per cent of cash to liabilities on deposits in banks (except in the Presidency Banks where the proportion is almost the same) is especially noticeable. The reason for the increase in the proportion of cash reserves to liabilities is accounted for by the desire of the banks to be in a strong position in these abnormal times. The fluctuations in the proportion per cent of cash to liabilities on deposits illustrate how the requirements for safety of the different classes of banks must always vary, just as do the requirements of the same class of banks at different times.

12. *Banking in 1916, as compared with the pre-war year (1913) :*—The statements below give an analysis of the liabilities and assets of the three classes of banks as far as balance sheets are available. Although the war came like a thunderclap on a banking world that did not expect it, its effects have on the ordinary business of banking in India now been of comparatively little importance. This has, indeed, been true to a less degree of banking in the United Kingdom and France. In the balance sheets, set out below, of the operations of the Exchange Banks, the figures for those banks which do a considerable portion of their business in India have been shown separately from the totals for the nine Exchange Banks dealt with. In both cases the figures below represent the Banks' total business in and outside India. The

* The comparison is between the figures as reported in each year and does not refer to the same number of banks (*vide* Table 3, page 16).

table for Indian Joint-Stock Banks deals with 13 principal banks for which data for all the four years are available. These 13 banks represent about 56 per cent of the total capital and reserves of all the Indian Joint-Stock Banks.

The statistics of 1916 show, when compared with those of the pre-war year, a total addition of ₹7,36,00,000 or 15 per cent on both sides of the balance sheet in the case of the Presidency Banks, of £32,696,000 or 14 per cent in the case of all Exchange Banks, and of £24,784,000 or 39 per cent in the case of the Exchange Banks doing a considerable portion of their business in India. The principal Indian Joint-Stock Banks, thirteen in number, show an increase of ₹2,34,06,000 or 10 per cent.

(a) Presidency Banks.

Year.	LIABILITIES.						
	Capital and reserves.	Percentage of liabilities.	Deposits, etc.	Percentage of liabilities.	Other items.	Percentage of liabilities.	Total liabilities.
	₹ (1,000)		₹ (1,000)		₹ (1,000)		₹ (1,000)
1913 (pre-war year)	7,45,00	14·7	42,38,37	83·7	80,26	1·6	50,63,63
1914	7,61,00	14·3	45,79,50	84·3	66,87	1·4	54,07,37
1915	7,44,00	14·4	43,49,85	84·0	84,53	1·6	51,78,38
1916	7,33,00	12·6	49,91,45	86·1	75,18	1·3	57,99,63

Year.	ASSETS.								
	Cash in hand, at bankers and bullion.	Percentage of assets.	Investments.	Percentage of assets.	Bills discounted and purchased loans, etc.	Percentage of assets.	Other items.	Percentage of assets.	Total assets.
	₹ (1,000)		₹ (1,000)		₹ (1,000)		₹ (1,000)		₹ (1,000)
1913 (pre-war year)	16,01,98	31·6	6,67,56	13·2	27,45,94	54·2	48,15	1·0	50,63,63
1914	21,56,38	39·9	9,57,75	17·7	22,33,46	41·3	59,78	1·1	54,07,37
1915	15,23,69	29·4	12,54,64	24·2	23,18,92	45·0	81,13	1·4	51,78,38
1916	18,45,37	31·8	12,44,64	21·4	26,30,35	45·4	79,27	1·4	57,99,63

From this table it will be seen that as compared with the pre-war year the percentages of capital and reserves and bills discounted and purchased, loans, etc., show a decrease. Deposits, cash, and investments have increased. The investments both in actual amount and as a percentage of assets show a very noticeable increase. The decrease in trade advances was due to the fact that deposits were utilised to a greater extent in war loans.

(b) Exchange Banks.

Year.	LIABILITIES.												
	Number of banks.	Capital and reserves.	Percentage of liabilities.	Notes in circulation (outside India).	Percentage of liabilities.	Acceptances, loans, etc.	Percentage of liabilities.	Miscellaneous credits.	Percentage of liabilities.	Deposits and current accounts.	Percentage of liabilities.	Profits.	Percentage of liabilities.	Total liabilities.
		£ (1,000)		£ (1,000)		£ (1,000)		£ (1,000)		£ (1,000)		£ (1,000)		£ (1,000)
1913 (pre-war year).	9	27,189	11·7	3,950	1·7	45,768	19·7	1,672	·7	151,944	65·2	2,453	1·0	232,976
1914	9	27,865	13·0	4,363	2·0	39,209	18·2	1,077	·5	140,716	65·3	2,324	1·0	215,554
1915	9	27,938	13·0	4,087	2·0	27,262	12·7	717	·3	151,866	70·9	2,356	1·1	214,226
1916		28,273	10·7	5,754	2·2	47,120	17·7	1,073	·4	180,746	68·0	2,706	1·0	265,672
Exchange Banks doing a considerable portion of their business in India:														
1913 (pre-war year).	5	6,912	10·9	914	1·4	10,650	16·9	610	1·0	43,416	68·7	718	1·1	63,220
1914	5	7,346	11·7	1,044	1·6	7,487	11·9	330	·5	45,885	73·3	799	1·3	62,891
1915	5	7,472	10·0	1,085	1·5	7,764	10·4	...	...	57,101	77·0	820	1·1	74,242
1916	5	7,547	8·5	1,123	1·2	11,149	12·7	...	...	67,306	76·5	879	1·1	88,004

(*b*) *Exchange Banks*—contd.

Year	ASSETS. Number of banks.	Cash in hand, at bankers, etc.	Percentage of assets.	Investments, etc.	Percentage of assets.	Bills of exchange, etc.	Percentage of assets.	Bills discounted, etc.	Percentage of assets.	Buildings and sundries, etc.	Percentage of assets.	Total assets.
		£(1,000)		£(1,000)		£(1,000)		£(1,000)		£(1,000)		£(1,000)
1913 (pre-war year)	9	27,295	·7	13,058	5·6	92,469	39 7	72,886	31·3	27,268	11·7	232,976
1914 .	9	44,939	20·9	15,499	7·2	63,402	29·4	69,473	32·2	22,241	10·3	215,554
1915 .	9	42,371	19·8	18,430	8 6	75,519	35·2	65,887	30·8	12,019	5·6	214,226
1916 .	9	45,992	17·3	16,587	6·2	107,536	40·5	80,806	30·4	14,751	5·6	265,672
Exchange Banks doing a considerable portion of their business in India.												
1913 (pre-war year)	5	10,625	16 8	4,343	6·9	16,553	26·2	26,692	42·2	5,001	7·9	63,220
1914 .	5	14,491	23·3	6,881	10·9	15,677	24·8	21,651	34·4	4,191	6·6	62,891
1915 .	5	15.877	21·3	10,366	14·0	20,652	27·8	23,544	31·8	3,803	5·1	74,242
1916 .	5	19,682	22·4	9,057	10 2	27,039	30·7	28,225	32·1	4,001	4·6	88,004

This table shows since the outbreak of war an important growth in the deposits and current accounts, the increase in the case of those banks doing a considerable portion of their business in India being much greater than in the case of Exchange Banks as a whole. Cash, investments, bills of exchange, etc., also show interesting increases. The capital and reserves ,at a time when bankers are called upon to write down the value of their investments in consequence of the continued depreciation in their market value, have increased, although the percentage of capital and reserves has decreased, the difference in percentage in the case of the banks doing business chiefly in India being 2·4 as compared with the pre-war year.

(*c*) *Indian Joint-Stock Banks.*

Year	LIABILITIES. Number of banks	Capital and reserves	Percentage of liabilities	Deposits, etc.	Percentage of liabilities	Sundry liabilities *	Percentage of liabilities	Profits	Percentage of liabilities	Total liabilities
		₹ (1,000)		₹ (1,000)		₹ (1,000)		₹ (1,000)		₹(1,000)
1913 (pre-war year).	14	2,67,83	11·8	19,33,94	85·5	49·41	2·2	12,15	0·5	22,63,33
1914 . .	14	3,05,93	14·8	16,97,84	82·0	56·18	2·7	9,86	0·5	20,69,81
1915 . .	14	3,11,33	14·8	17,48,64	82·8	42·15	1·9	9,73	0·5	21,11,85
1916 . .	13†	2,95,70	11·8	21,27,08	85·2	51·80	2·1	22,81	0·9	24,97,39

Year	ASSETS. Number of banks	Cash in hand, at bankers, etc.	Percentage of assets	Investments, etc.	Percentage of assets	Bills discounted, etc.	Percentage of assets.	Bank Premises sundries, etc.	Percentage of assets	Total assets
		₹ (1,000)		₹ (1,000)		₹ (1,000)		₹ (1,000)		₹ (1,000)
1913 (pre-war year).	14	3,75,54	16·6	3,18,61	14·1	15,20,97	67·2	48,21	2·1	22,63,33
1914 . .	14	2,99,70	14·5	2,75,00	13·3	14,04,52	67·8	90,59	4·4	20,69,81
1915 . .	14	3,85,77	18·3	3,38,65	16·0	13,30,08	63·0	57,35	2·7	21,11,85
1916 . .	13†	5,26,90	21·0	3,94,07	15·8	15,10,58	60·5	65,84	2·7	24,97,39

* Including contingency funds.

† One of the banks (the Punjab Banking Co.) was amalgamated with the Alliance Bank of Simla in 1916.

The main features of the working of these banks in 1916, as compared with the pre-war year, are the increased cash balances and investments and the decrease in the bills discounted.

13. *Capital and reserves.*—The following table shows the capital and reserves of banks doing business in India in 1916. The Exchange Banks have agencies outside India, and the whole of the capital and reserves of these banks cannot strictly be said to be capital and reserves of Indian banks. It is, however, not possible to estimate what share of such capital and reserves should be assigned to the Indian branch of their business.

	Capital. R(1,000)	Reserves. R(1,000)	Total. R(1,000).
The Presidency Banks (3) . .	3,75,00	3,60,99	7,35,99
The Exchange Banks (10) . .	34,25,40	22,64,25	56,89,65
Major Indian Joint-Stock Banks (20) .	2,87,36	1,73,66	4,61,02
Other „ „ „ „ (28) .	51,77	11,50	63,27
Total .	41,39,53	28,10,40	69,49,93

It will be seen that the capital and reserves of sixty-one banks amounted to R69,50 lakhs or £46 millions. The capital and reserves of sixty-five English banks (including the Bank of England) in 1916 amounted to £132 millions. The capital and reserves of Indian Banks are thus R2* (2*s.* 8*d.*) per head of population, as against R44 (£3) in the United Kingdom.

14. The principal items in the balance sheets of the Presidency Banks, the five Exchange Banks, *i.e.*, those Exchange Banks doing a considerable portion of their business in India, and thirteen Indian Joint-Stock Banks may now be set out below. Comparison is made between the year under review (1916) and the pre-war year (1913).

15. *Deposits.*—All three classes of banks contributed to the advance (shown below) in deposits and current accounts, due, so far as India is concerned, to the large profits of firms and mills, especially of jute mills. The deposits and current accounts are the real test of banks.

Deposit and Current Account.

	1913 (pre-war year).	Per cent of liabilities.	1916.	Per cent of liabilities.	Increase+ Decrease—	Increase+ or Decrease— per cent.
Presidency Banks R(1,000).	42,38,37	83·7	49,91,45	86·1	+7,53,08	+17·7
Indian Joint-Stock Banks (13) R(1,000).	19,33,94	85·5	21,27,08	85·2	+1,93,14	+10·0
Exchange Banks (5) £(1,000).	43,416	68·7	67,306	76·5	+23,890	+55·0
Exchange Banks (5) =R(1,000).	65,12,40		1,00,95,90		35,83,50	
Total .	1,26,84,71	75·5	1,72,14,43	80·1	+45,29,72	+35·7

Deposits in the Presidency Banks have increased by R7,53 lakhs or 18 per cent; those in the Joint-Stock Banks by R1,93 lakhs or 10 per cent; and those in Exchange Banks by as much as £24,000,000 or by 55 per cent. The deposits of these Exchange Banks in India rose from R23,65 lakhs to R31,54 lakhs or 33 per cent. It is hazardous to offer an explanation of the increase in the deposits in the case of India. It may be that prosperity and higher prices are partial explanations. Favourable monsoons and great demand in belligerent markets for food-grains, raw and manufactured jute and cotton, oilseeds, tea, etc., spell prosperity. The expansion of deposits in the United

* In this calculation the total capital and reserves of the Exchange Banks have been taken into account as the Indian portion of their capital and reserves cannot be estimated.

Kingdom is due, it is said, " partly owing to the withdrawal from abroad of considerable amounts of British money previously employed there, partly owing to the great amount of prosperity which the large outlay in connection with the war has brought to a large number of people, and partly to the rise in prices."

16. *Total deposits in India.*—The total deposits in all the banks furnishing returns in 1916, as compared with those in the pre-war year 1913, increased from ₹97,51,04,000 (£65,007,000) to ₹1,13,67,51,000 (£75,783,000). In the United Kingdom deposits in the same period increased from £1,142 millions to £1,658 millions. In other words, the increase in the former case was 17 per cent, and in the latter case 45 per cent. The deposits in banks in India are as follows :—

Year.	Presidency Banks and Branches.	Exchange Banks (Deposits in India only).	Indian Joint-Stock Banks.	Total.
	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
Thirty years ago (1886) . .	9,77,12	4,16,60	1,14,86	15,08,58
Twenty years ago (1896) . .	15,92,10	10,15,31	5,38,19	31,45,60
Ten years ago (1906) . .	30,52,93	18,08,73	11,55,49	60,17,15
1907	31,47,04	19,17,01	14,00,29	64,64,34
1908	31,87,32	19,51,52	16,26,09	67,64,93
1909	35,84,79	20,27,42	20,49,10	76,61,31
1910	36,58,01	24,79,17	25,65,85	87,03,03
1911	38,58,29	28,16,90	25,29,11	92,04,30
1912	40,11,48	29,53,62	27,25,98	96,91,08
1913	42,37,16	31,03,54	24,10,34	97,51,04
1914	45,65,60	30,14,76	18,37,12	94,17,48
1915	43,49,86	33,54,56	18,78,64	95,83,06
1916	49,91,45	38,03,88	25,72,28	1,13,67,51

17. *Cash balances.*—The increased liability in the shape of deposits has been accompanied by a further rise in quick assets. This conservative policy is no doubt due to the experience which the outbreak of war brought to bear on banks, an experience which was, with that resulting from the bank failures of 1913-16, not without benefit to our banking system.

Cash in hand, at bankers, etc.

—	1913 (pre-war year).	per cent of assets.	1916.	per cent of assets.	Increase+ Decrease—	Increase+ or Decrease— per cent.
Presidency Banks . . (₹1,000).	16,01,98	31·6	18,45,37	31·8	+2,43,39	+15·2
Indian Joint-Stock Banks (13) (₹1,000).	3,75,54	16·6	5,26,90	21·0	+1,51,36	+40·3
Exchange Banks (5) £(1,000)	10,625	16·8	19,682	22·4	+9,057	+85·2
Exchange Banks (5) =₹ (1,000) .	15,93,75		29,52,30		+13,58,55	
Total . . .	35,71,27	21·2	53,24,57	24·8	+17,53,30	+49·1

The increase in cash in 1916 was nearly ₹2½ crores or over 15 per cent in the case of the Presidency Banks, over ₹1½ crores or 40 per cent in the case of the Indian Joint-Stock Banks, and £9 millions or 85 per cent in the case of Exchange Banks.

18. *Investments.*—A remarkable increase in the investments of Presidency and Exchange Banks took place in 1916 as compared with the pre-war year. The investments of Presidency Banks increased by almost ₹6 crores or 86 per cent, while those of Exchange Banks which do a considerable portion of their business in India more than doubled. The Indian Joint-Stock Banks show an

increase of over R75 lakhs or 24 per cent, as will be seen in the summary table below :—

Investments.

—	1913 (pre-war year)	per cent of assets.	1916	per cent of assets.	Increase+ or Decrease—	Increase+ or Decrease— per cent
Presidency Banks . . R(1,000)	6,67,56	13·2	12,44,64	21·4	+5,77,08	+86·4
Indian Joint-Stock Banks (13) R(1,000)	3,18,61	14·1	3,94,07	15·8	+75,46	+23·7
Exchange Banks (5) £(1,000) .	4,343	6·9	9,057	10·2	+4,714	+108·5
=R(1,000) .	6,51,45		13,58,55		+7,07,10	
Total . .	16,37,62	9·7	29,97,26	13·9	+13,59,64	+83·0

It may safely be concluded that the increase in investments is due, in no small measure, to the large subscriptions to Government issues of all kinds since the outbreak of war.

19. *Discounts and advances.*—In the discounts and advances of Presidency and Indian Joint-Stock Banks there was a shrinkage, which is fully accounted for by circumstances brought about by the war. The discounts and advances of the Exchange Banks do not show, at least for the five banks already referred to above, a similar decrease, but an actual increase of 5·7 per cent. This is due to some extent to the length of time the mails take outwards and homewards.

Discounts and Advances.

—	1913 (pre-war year)	per cent of assets	1916	per cent of assets	Increase+ or Decrease—	Increase+ or Decrease— per cent
Presidency Banks . . R(1,000)	27,45,94	54·2	26,30,35	45·4	−1,15,59	−4·2
Indian Joint-Stock Bank (13) . . . . R(1,000)	15,20,97	67·2	15,10,58	60·5	−10,39	−0·7
Exchange Banks (5) £(1,000) .	26,692	42·2	28,225	32·1	+1,533	+5·7
=R(1,000) .	40,03,80		42,33,75		+2,29,95	
Total . .	82,70,71	49·2	83,74,68	39·0	+1,03,97	+1·3

20. *Bank dividends.*—Of sixteen banks, the dividends of which are set out below, nine declared higher dividends than in the previous year in spite of the necessity of writing down investments and of the necessity of strengthening reserves. The remaining banks paid the same dividends as in the previous year.

Dividends of Banks.

Banks.	1912	1913 (pre-war year)	1914	1915	1916	Yield at prices of share at end of December 1916		
	per cent.	per cent.	per cent.	per cent.	per cent.	per cent.		
						R.	a.	p.
Bank of Bengal	14	14	16	16	16	4	12	10
„ „ Bombay	14	14	14½	15	15	4	12	8
„ „ Madras	12	12	12	12	12	4	9	10
Chartered Bank of India, Australia, and China .	14	17	14	14	17	5	11	5
Eastern Bank	5	6	5	5	6	5	10	0
Hongkong and Shanghai Banking Corporation .	34	34	36	36	38	5	10	8
Mercantile Bank of India	8	8	8	10	12	6	10	8
National Bank of India	14	16	16	16	16	4	14	1
Bank of Rangoon	4½	4½	5	5	5	6	4	0
„ „ Baroda	7½	7½	7½	8	9	5	4	8
„ „ India	6	6	6	6½	8	4	9	7
„ „ Mysore	...	...	5	6	8	6	10	8
Allahabad Bank	18	18	18	18	18	5	10	0
Alliance Bank of Simla	14	14	14	14	16	4	12	5
Central Bank of India	6	3	...	4½	6½	6	0	4
Punjab National Bank	10½	11	11	10	10	5	8	11

21. *Bank rates.*—The Indian Bank rates are the rates charged for demand loans, *i.e.*, the rates charged day by day by the Presidency Banks for loans advanced on such security as Government paper, and these rates (which seldom differ among the three Presidency Banks by more than one per cent) afford an index for measuring the supply and demand of money. The published bank rate in India is not the same as the English Bank rate which is the official *minimum* rate at which the Bank of England will discount bills. For loans and advances the Bank of England usually charges half per cent more than for discounting bills. Sir James Meston in his evidence before the Chamberlain Commission pointed out "that the test of the bank rate ought not to be pressed to the same extent that it is in England, because it means very often a very different thing. A high bank rate may simply be a device of the Presidency Bank in a given area to prevent certain forms of trading, to check over-trading, and to check speculation. We often see that, when the money market in reality is not tight, and when you can get local loans, shroff's loans, as they are commonly called, at rates very much below the official bank rate."* It may be remembered in this connexion that the Bank rates are influenced largely by the demand for money required to finance produce for export to foreign markets and for raw materials for the major Indian industries. Shroffs' money, on the other hand, finances largely the moving and the storing of crops required for local consumption and export. Loans taken from the banks go to a considerable extent to redeem advances originally made by the shroffs, and the shroffs' rates may be moderately easy when bank money is tight. The Bank rates of the Presidency Banks from 1870 to 1916 will be found in table 13.

The Presidency Bank rates during 1916 reached a maximum of 8 per cent in January in all the three Banks and again in November in the case of the Banks of Bengal and Bombay and in December in the case of the Bank of Madras. The fluctuations in the rate which were more numerous than in the previous year are given in table 14. The difference between the maximum and minimum rates in the last four years was as follows :—

	1913 (Pre-war year)	1914	1915	1916
Bank of Bengal	5	4	1	3
Bank of Bombay	4	3	1	4
Bank of Madras	2	3	2	2

The maximum and minimum rates during the last four years were as follows :—

	1913 (Pre-war year)		1914		1915		1916	
	Maximum	Minimum	Maximum	Minimum	Maximum	Minimum	Maximum	Minimum
	per cent	per cent	per cent	per cent	per cent	per cent	per cent	per cent
Bank of Bengal	8	3	7	3	6	5	8	5
Bank of Bombay	7	3	6	3	6	5	8	4
Bank of Madras	7	5	7	4	7	5	8	6

22. *The Money Market in 1916.*—The trade demand for money during 1916-17 is summed up by the Controller of Currency in his Annual Report as follows :—

"During the year under report (1916-17) the movements of the money markets in India were very irregular, and more than usually subject to local and temporary influences. Thus, the Bank of Bengal's rate has been changed eight times, the Bank of Bombay's rate ten times, and that of the Bank of Madras four times.[1] At the end of the previous financial year the Bank rate stood at 8 per cent in all the three Presidency towns. In April there was, as usual at that time of the year, a slackening of the demand for trade accommodation, and the rates in Bombay and Calcutta were reduced to 7 per cent on the 13th and 14th April, respectively. By the middle of May the slack season had definitely set in, and on the 25th of that month the Bank of Bombay

* Minutes of Evidence, Royal Commission on Indian Finance and Currency, Vol. II (Cd. 7237) Q. 9220.

[1] *i.e.*, during the financial year ending 31st March 1917.

reduced its rate to 6 per cent, being followed by the Bank of Bengal on the 1st June. In Madras, where money conditions throughout the year have in many respects been different from those in the rest of India, the Bank rate remained at 8 per cent till the 5th June. The Bank of Bombay again brought down its rate to 5 per cent on the 15th June, the Bank of Bengal following on the 22nd, while the Bank of Madras rate was also lowered to 6 per cent on the 19th June. In the middle of July, conditions in Bombay were such that the Bank of Bombay reduced its rate to 4 per cent, which, it may be noted, is the lowest figure to which any Indian Bank rate has been brought since the outbreak of the war. The conditions in Bombay were, indeed, unusually easy, money being practically unlendable at 2 per cent ; * * * The ease in the Bombay market, the financing of a number of new ventures, the marked advancement * * * * of the prices of many shares, more particularly those of the local industry, all stand out among the prominent features of the money market conditions of the first half of the financial year.

" From 4 per cent the Bank rate in Bombay was raised to 5 per cent on the 17th August and again to 6 per cent on the 5th October, but was not raised to 7 per cent until the 23rd November. In the last week of November a somewhat acute position arose in the cotton market. * * * * The rate of the Bank of Bengal was raised to 6 per cent on the 14th September. Within a month a further advance to 7 per cent was necessitated, and on the 9th November, when the Bank's reserve had fallen to 26·56 per cent, a further advance to 8 per cent was effected. On the 30th November the Bombay rate also was raised to 8. The Bank of Madras raised its rate to 7 per cent on the 31st October and to 8 per cent on the 5th December, at which figure it remained during the remainder of the year. * * * *

" On February the 22nd the Banks of Bengal and Bombay both lowered their rates to 7 per cent, followed three weeks later, on the eve of the opening of the War Loan operations, by a further reduction to 6 per cent, at which level the two rates remained during the rest of the financial year. During the first three months of 1917 the pressure for money was, as usual, greatest on the Bombay side, especially during the season when the cotton mills were making their annual purchases."

23. *Clearing House returns.*—The returns of the cheques cleared from the Clearing Houses in the five chief ports during 1916 show a remarkable rise. The clearings reached in fact, a record figure, except in Rangoon.

Cheques cleared from Clearing Houses

	Pre-war year (1913)	Last year (1915)	Year under review (1916)
	₹(lakhs)	₹(lakhs)	₹(lakhs)
Calcutta	3,33,02	3,22,67	4,80,17
Bombay	2,19,30	1,66,88	2,40,51
Madras	23,56	19,22	24,95
Karachi	12,49	13,66	15,03
Rangoon	61,98	40,69	48,53
Total	6,50,35	5,63,12	8,09,19

There was, therefore, an increase in the total of 44 per cent, as against the previous year, and of 24 per cent, as against the pre-war year. The returns of the last ten years are set out in table 19. These figures are of more than ordinary interest since they indicate the growth of transactions which result from the daily transfer throughout the year of a huge amount of credit from one party to another. It need hardly be said that behind each of these cheques is the right to demand legal tender from the bank on which it is drawn, and this means that prudent bankers have to make an allowance for cash demands involved in this creation of credit.

24. *Bank failures.*—In table 17 will be found a complete list of the unfortunate failures which have taken place since 1913. With few exceptions

the failures were confined to the pigmy banks referred to above. From 43 in 1914 the number of failures fell to 13 in 1916, five of which were in the Bombay Presidency.

Year	Number of banks liquidated	Capital		
		Authorised	Subscribed	Paid-up
		₹(1,000)	₹(1,000)	₹(1,000)
1913 (two months)	12	2,74,00	1,64,56	35,13
1914	43	7,10,50	2,45,61	1,09,12
1915	11	56,50	7,91	4,60
1916	13	2,30,90	20,90	4,23

The capital and deposits of each bank will be found in table 17. The paid-up capital of the banks which failed in 1916 was ₹4,23,000, the subscribed capital ₹20,90,000, and the authorised capital ₹2,30,90,000.

25. *Miscellaneous Tables.*—Tables have been added to show imports and exports, the amount of Council Bills paid in India through Treasury, the Gold Standard Reserve, and Currency (table 24, the Balance of Trade), the absorption of rupees (table 22), the absorption of gold, both coin and bullion (table 23), Government cash balances in the Treasuries and with the Presidency Banks (table 20), silver purchases and silver coinage, gold and silver imports and exports (table 21), and the *per capita* deposits in the Presidency Banks (table 12). Two appendices have been inserted to show the Banks in the principal towns of India and the Government Treasuries which issue and cash bills. An index has been added for facility of reference.

Finally, I should like to express my great appreciation of the assistance rendered by the Presidency Banks, the Exchange Banks, the Indian Joint-Stock Banks, and brokers in the preparation of this volume. Acknowledgment is also due to members of the staff of this Department who, in addition to pressure of war work and without any additional assistance of a clerical nature, have worked tooth and nail behind the scenes.

G. FINDLAY SHIRRAS,
Director of Statistics.

Calcutta, December 11, 1917.

BANKING STATISTICS

I

Summary Tables

No. 1.—CAPITAL, RESERVE, DEPOSITS, AND CASH BALANCES OF THE THREE PRESIDENCY BANKS ON 31st DECEMBER EACH YEAR

	Paid-up Capital	Reserve and Rest	Total	Deposits			Cash Balances
				Public	Private	Total	
	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
1870	3,36,25	25,57	3,61,82	5,43,05	6,39,61	11,82,66	9,96,87
1880	3,50,00	55,27	4,05,27	2,91,15	8,49,28	11,40,43	7,41,45
1890	3,50,00	97,54	4,47,54	3,59,25	14,76,35	18,35,60	12,96,75
1900	3,60,00	1,99,61	5,59,61	2,80,53	12,88,27	15,68,80	5,04,49
1905	3,60,00	2,63,37	6,23,37	3,11,91	22,26,37	25,38,28	8,23,01
1906	3,60,00	2,79,89	6,39,89	3,07,85	27,45,08	30,52,93	10,95,07
1907	3,60,00	2,94,93	6,54,83	3,35,78	28,11,26	31,47,04	9,47,51
1908	3,60,00	3,09,22	6,69,22	3,25,79	28,61,53	31,87,32	10,38,72
1909	3,60,00	3,18,22	6,78,22	3,19,76	32,65,03	35,84,79	11,65,56
1910	3,60,00	3,31,03	6,91,03	4,23,63	32,34,38	36,58,01	11,35,12
1911	3,60,00	3,40,39	7,00,39	4,38,30	34,19,99	38,58,29	13,58,20
1912	3,75,00	3,63,61	7,38,61	4,27,01	35,84,47	40,11,48	11,77,38
1913	3,75,00	3,73,07	7,48,07	5,88,66	36,48,50	42,37,16	15,37,75
1914	3,75,00	3,89,17	7,64,17	5,61,52	40,04,08	45,65,60	20,83,92
1915	3,75,00	3,72,50	7,47,50	4,88,67	38,61,19	43,49,86	14,65,24
1916	3,75,00	3,60,99	7,35,99	5,20,58	44,70,87	49,91,45	17,27,25

No. 2.—CAPITAL, RESERVE, DEPOSITS, AND CASH BALANCES OF THE EXCHANGE BANKS ON 31st DECEMBER EACH YEAR

	Number of Banks	Capital and Reserve			Deposits		Cash Balances	
		Paid-up Capital	Reserve and Rest	Total	Out of India	In India	Out of India	In India
		£(1,000)	£(1,000)	£(1,000)	£(1,000)	₹(1,000)	£(1,000)	₹(1,000)
1870	3	2,004	180	2,184	2,688	52,31	2,611	61,13
1880	4	2,532	541	3,073	7,305	3,39,88	2,046	1,80,09
1890	5	6,384	1,699	8,083	30,734	7,53,60	5,810	3,50,43
1900	8	11,803	3,971	15,774	54,263	10,50,35	11,945	2,39,58
1905	10	15,204	7,219	22,423	94,536	17,04,45	21,504	3,78,13
1906	10	15,866	8,421	24,287	104,457	18,08,73	18,436	5,10,59
1907	10	16,671	9,320	25,991	94,778	19,17,01	14,860	5,60,20
1908	10	16,692	9,149	25,841	103,289	19,51,52	16,665	3,78,63
1909	10	18,952	11,211	30,163	116,024	20,27,42	18,121	4,15,86
1910	11	21,734	12,610	34,344	134,166	24,79,17	17,810	4,38,51
1911	12	22,600	13,001	35,601	157,764	28,16,90	22,136	4,56,91
1912	12	23,657	13,980	37,637	172,028	29,53,62	23,082	6,14,82
1913	12	23,640	14,185	37,825	181,138	31,03,54	25,688	5,88,24
1914	11(*a*)	22,815	14,157	36,972	164,970	30,14,76	40,694	8,39,37
1915	11	22,681	14,112	36,793	179,948	33,54,56	45,111	7,60,13
1916	10(*b*)	22,836	15,095	37,931	208,232	38,03,88	41,367	10,14,01

(*a*) Excluding the Deutsche-Asiatische Bank which went into liquidation after the outbreak of war
(*b*) Excluding the Delhi and London Bank which has been amalgamated with the Alliance Bank of Simla, Ltd. (which is an Indian Joint-Stock Bank and included in table 3).

No. 3.—CAPITAL, RESERVE, DEPOSITS, AND CASH BALANCES OF PRINCIPAL INDIAN JOINT-STOCK BANKS ON 31st DECEMBER EACH YEAR

A—Banks with capital and reserve of R5 lakhs and over

	Number of reporting Banks	Paid-up Capital	Reserve and Rest	Total	Deposits	Cash Balances
		R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)
1870	2	9,83	1,82	11,65	13,95	5,07
1880	3	18,00	3,11	21,11	63,37	16,63
1890	5	33,50	17,59	51,09	2,70,78	55,79
1900	9	82,12	45,60	1,27,72	8,07,52	1,19,04
1905	9	84,57	77,82	1,62,39	11,98,92	1,73,50
1906	10	1,33,94	56,36	1,90,30	11,55,49	1,49,51
1907	20	2,29,61	63,27	2,92,88	14,00,29	1,94,39
1908	14	2,39,72	69,11	3,08,83	16,26,09	2,45,10
1909	15	2,66,07	87,97	3,54,04	20,49,10	2,79,14
1910	16	2,75,66	1,00,55	3,76,21	25,65,85	2,80,25
1911	18	2,85,60	1,26,54	4,12,14	25,29,11	3,62,05
1912	18	2,91,64	1,34,58	4,26,22	27,25,98	4,00,11
1913	18	2,31,33	1,32,94	3,64,27	22,59,19	4,00,17
1914	17	2,51,40	1,41,88	3,93,28	17,10,58	3,53,18
1915	20	2,81,39	1,56,65	4,38,04	17,87,27	3,99,41
1916	20	2,87,36	1,73,66	4,61,02	24,71,05	6,03,49

B—Banks with capital and reserve between R1 lakh and less than R5 lakhs

1913	23	39,14	11,35	50,49	1,51,15	24,95
1914	25	42,22	13,02	55,24	1,26,54	27,99
1915	25	45,38	9,73	55,11	91,37	20,01
1916	28	51,77	11,50	63,27	1,01,23	16,76

No. 4.—PROPORTION PER CENT OF CASH TO LIABILITIES ON DEPOSITS OF THE SEVERAL CLASSES OF BANKS ON 31st DECEMBER EACH YEAR

	1907	1908	1909	1910	1911	1912	1913	1914	1915	1916
	per cent	per cent	per cent	per cent	per cent	per cent	per cent	per cent	per cent	per cent
I. Presidency Banks	30	33	33	31	35	29	36	46	34	35
II. Exchange Banks*—										
(1) Banks doing a considerable portion of their business in India	25	17	20	16	16	20	19	28	19	25
(2) Banks which are merely agencies of large banking corporations doing business all over Asia	44	27	23	21	16	24	17	26	41	35
III. Indian Joint-Stock Banks—										
(*a*) Banks having capital and reserve of Rs. 5,00,000 and over	14	15	14	11	14	15	18	21	22	24
(*b*) Banks having capital and reserve between Rs. 1,00,000 and less than Rs. 5,00,000	...	...	...	...	...	...	16	22	22	17

* The percentages for the Exchange Banks have been calculated on their deposits and cash balances in India only

No. 5.—CAPITAL, RESERVE, DEPOSITS, AND CASH BALANCES OF THE EXCHANGE BANKS, CLASSIFIED IN GROUPS ACCORDING TO THE EXTENT OF BUSINESS IN INDIA, ON 31st DECEMBER 1916

	No. of Banks	Paid-up Capital	Reserve and Rest	Deposits		Cash Balances	
				Out of India	In India	Out of India	In India
		£(1,000)	£(1,000)	£(1,000)	₹(1,000)	£(1,000)	₹(1,000)
(1) Banks doing a considerable portion of their business in India	5	3,812	3,981	45,722	31,54,40	14,095	7,86,14
(2) Banks which are merely agencies of large banking corporations doing business all over Asia	5	19,024	11,114	162,510	6,49,48	27,272	2,27,87
TOTAL	10	22,836	15,095	208,232	38,03,88	41,367	10,14,01

No. 6.—CAPITAL, RESERVE, DEPOSITS, AND CASH BALANCES OF THE INDIAN JOINT STOCK BANKS, CLASSIFIED IN GROUPS ACCORDING TO THE AMOUNT OF CAPITAL, ON 31st DECEMBER 1916

	No. of Banks	Paid-up Capital	Reserve and Rest	Deposits	Cash Balances
		₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
Banks with capital and reserve amounting to ₹20,00,000 and above	6	1,60,48	1,37,71	19,56,15	4,88,63
Banks with capital and reserve between ₹20,00,000 and ₹10,00,000	10	1,05,37	29,49	4,55,42	97,61
Banks with capital and reserve between ₹10,00,000 and ₹5,00,000	4	21,51	6,46	59,48	17,25
Total of Banks ₹5,00,000 and above	20	2,87,36	1,73,66	24,71,05	6,03,49
Banks with capital and reserve between ₹1,00,000 and less than ₹5,00,000	28	51,77	11,50	1,01,23	16,76
TOTAL	48	3,39,13	1,85,16	25,72,28	6,20,25

No. 7.—NUMBER OF BANKS LIQUIDATED, WITH THEIR AUTHORISED, SUBSCRIBED AND PAID-UP CAPITAL, SINCE THE BANKING CRISIS OF 1913

Year	Number of Banks liquidated	Capital		
		Authorised	Subscribed	Paid-up
		₹(1,000)	₹(1,000)	₹(1,000)
1913 (for 2 months)	12	2,74,00	1,64,56	35,13
1914	43	7,10,50	2,45,61	1,09,12
1915	11	56,50	7,91	4,60
1916	13	2,30,90	20,90	4,23

NOTE.—The term 'authorised capital' means, of course, the total value of the shares which the company is authorised to issue by its Memorandum; the term 'subscribed capital' means the total value of the shares actually issued; and the 'paid-up capital' means the amount actually paid up or credited as paid up on the shares issued.

No. 8.—NUMBER OF BANKS LIQUIDATED, WITH THEIR AUTHORISED, SUBSCRIBED, AND PAID-UP CAPITAL, AND DEPOSITS, IN EACH PROVINCE IN BRITISH INDIA IN 1916

	Number of Banks liquidated	Capital			Deposits
		Authorised	Subscribed	Paid-up	
		₹(1,000)	₹(1,000)	₹(1,000)	
Punjab	2	30,00	1,82	19	...
Delhi	1	1,00	23	20	...
Bombay	5	1,84,50	17,45	3,22	...
United Provinces	4	15,20	1,20	56	...
Madras	1	20	20	6	...
TOTAL	13	2,30,90	20,90	4,23	...

II

General Tables

No. 9.—CAPITAL, RESERVE, DEPOSITS (GOVERNMENT AND OTHER), CASH, INVESTMENTS, AND DIVIDEND OF THE BANK OF BENGAL ON 31st DECEMBER EACH YEAR

	Paid up Capital	Reserve and Rest	Total	DEPOSITS					Cash Balance	Investments	Dividend for the year.
				Government (Public)	PRIVATE						
					Fixed	Savings Bank	Current	Total			
	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	(lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	Per cent
1880	2,00	25	2,25	2,02				5,02	4,84	1,53	8½
1885	2,00	43	2,43	1,48				3,83	3,12	1,16	9½
1890	2,00	48	2,48	2,26				6,66	6,39	2,06	9½
1895	2,00	71	2,71	1,84				6,77	4,22	1,32	10
1900	2,00	1,06	3,06	1,55				5,82	2,44	1,36	11
1905	2,00	1,43	3,43	1,67				12,04	3,97	1,81	12
1906	2,00	1,53	3,53	1,60				15,05	5,28	1,49	12
1907	2,00	1,60	3,60	1,87	(a)	(a)	(a)	15,73	4,60	2,79	12
1908	2,00	1,65	3,65	1,78				15,81	5,07	3,49	13
1909	2,00	1,68	3,68	1,49				17,28	6,08	4,11	14
1910	2,00	1,75	3,75	1,98				16,09	5,14	3,68	14
1911	2,00	1,80	3,80	2,71				16,77	7,29	3,21	14
1912	2,00	1,85	3,85	2,34				17,11	6,65	3,10	14
1913	2,00	1,91	3,91	3,01				18,25	8,41	3,10	14
1914	2,00	2,00	4,00	2,87				21,61	11,70	6,21	16
1915	2,00	2,04	4,04	2,65	7,19	88	11,72	19,79	7,85	7,93	16
1916	2,00	2,13	4,13	2,74	7,28	93	13,23	21,44	7,73	7,69	16

(a) Details not available

No. 10.—CAPITAL, RESERVE, DEPOSITS (GOVERNMENT AND OTHER), CASH, INVESTMENTS, AND DIVIDEND OF THE BANK OF BOMBAY ON 31st DECEMBER EACH YEAR

	Paid up Capital	Reserve	Government deposits	Other deposits (*a*)	Cash Balance	Investments	Dividend for the year
	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	Per cent
1880	1,00	22	39	2,65	1,60	79	7½
1885	1,00	25	53	2,76	2,18	33	7½
1890	1,00	33	83	6,19	5,73	78	10
1895	1,00	51	76	3,58	2,28	1,05	11
1900	1,00	70	88	4,33	1,29	89	11
1905	1,00	87	93	6,76	2,59	1,58	12
1906	1,00	92	1,01	8,32	3,54	1,77	12
1907	1,00	96	1,12	8,21	3,24	1,64	13
1908	1,00	1,01	95	8,33	3,77	1,49	13
1909	1,00	1,03	1,21	10,35	4,15	1,63	13
1910	1,00	1,05	1,52	10,58	4,36	1,49	14
1911	1,00	1,06	1,08	11,17	4,63	2,08	14
1912	1,00	1,06	1,17	11,29	3,15	2,10	14
1913	1,00	1,06	2,01	10,18	4,78	2,29	14
1914	1,00	1,10	1,83	10,82	6,47	2,01	14½
1915	1,00	1,00	1,36	10,79	4,24	2,77	15
1916	1,00	90	1,42	13,67	6,68	3,13	15

(*a*) Details of deposits not available

No. 11.—CAPITAL, RESERVE, DEPOSITS (GOVERNMENT AND OTHER), CASH, INVESTMENTS, AND DIVIDEND OF THE BANK OF MADRAS ON 31st DECEMBER EACH YEAR

	Paid up Capital	Reserve and Rest	Total	DEPOSITS					Cash Balance	Investments	Dividend for the year
				Government (Public)	PRIVATE						
					Fixed	Savings Bank	Current	Total			
	₹(lakhs)	₹(lakhs)	₹(lakh)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	Per cent
1880	50	7	57	49				80	98	...	...
1885	50	9	59	28				1,09	65	19	7
1890	50	16	66	49				1,90	83	45	10½
1895	50	18	68	72				2,76	1,19	45	10
1900	60	24	84	37				2,73	1,31	67	8
1905	60	33	93	51				3,46	1,67	71	10
1906	60	34	94	46				4,07	2,12	81	10
1907	60	39	99	35	(*a*)	(*a*)	(*a*)	4,16	1,62	84	10
1908	60	43	1,03	52				4,47	1,54	84	11
1909	60	47	1,07	49				5,00	1,42	79	12
1910	60	51	1,11	72				5,67	1,84	85	12
1911	60	54	1,14	59				6,25	1,66	1,04	12
1912	75	72	1,47	75				7,43	1,96	1,15	12
1913	75	76	1,51	87				8,06	2,19	1,18	12
1914	75	79	1,54	91				7,62	2,67	1,34	12
1915	75	68	1,43	87	3,38	20	4,45	8,03	2,56	1,84	12
1916	75	58	1,33	1,04	3,99	24	5,37	9,60	2,87	1,63	12

(*a*) Details not available

No. 12.—POPULATION OF AREAS SERVED BY THE PRESIDENCY BANKS AND THE *PER CAPITA* DEPOSIT IN EACH BANK.

Name of Bank	Areas served by the Bank (Head office and branches)	Total population of the areas at last census*	Total private deposits in the Bank in 1916	Deposit per head of population
		(1,000)	(1,000)	₹
Bank of Bengal	Bengal, Burma, Assam, Bihar and Orissa, Central Provinces, United Provinces, Punjab, Delhi, North-West Frontier Province, and the Hyderabad State.	206,288	21,43,61	1·04
Bank of Bombay	Bombay Presidency, including Sind, Berar, and Indore.	33,136	13,67,09	4·13
Bank of Madras	Madras Presidency and Mysore.	52,023	9,60,17	1·85

* The figures refer to the census of 1911 and include the population of Native States situated within provincial boundaries

No. 13.—AVERAGE BANK RATES OF THE PRESIDENCY BANKS FROM 1870 TO 1916

	Bank of Bengal			Bank of Bombay			Bank of Madras		
	Half year ending 30th June	Half year ending 31st Dec.	Annual average	Half year ending 30th June	Half year ending 31st Dec.	Annual average	Half year ending 30th June	Half year ending 31st Dec.	Annual average
1870	5·47	6·00	5·73	5·53	4·97	5·25	4·50	4·50	4·50
1871	4·94	4·50	4·72	(a)	(a)	5·09	4·91	5·00	4·95
1872	6·36	3·56	4·96			5·10	5·94	6·00	5·97
1873	4·15	3·71	3·93			4·63	6·00	6·19	6·09
1874	8·74	3·70	6·22	8·85	4·30	6·57	7·89	7·00	7·44
1875	6·48	4·84	5·66	6·55	7·92	7·23	7·00	7·00	7·00
1876	7·42	6·11	6·76	8·35	5·62	6·98	6·75	6·00	6·37
1877	9·49	7·30	8·40	9·03	7·31	8·17	6·00	6·10	6·05
1878	6·53	4·03	5·28	7·18	5·00	6·09	7·00	7·00	7·00
1879	7·27	5·42	6·34	8·05	5·29	6·67	7·00	7·00	7·00
1880	5·39	3·91	4·65	5·72	4·30	5·01	6·47	4·27	5·37
1881	4·86	5·72	5·29	5·40	5·98	5·69	4·67	6·30	5·48
1882	8·18	5·02	6·60	8·08	4·13	6·10	8·29	4·13	6·21
1883	6·99	6·56	6·78	7·00	6·20	6·66	6·97	7·02	6·99
1884	8·81	3·95	6·38	9·03	4·17	6·60	8·42	4·13	6·27
1885	6·76	4·00	5·38	5·90	4·00	4·95	5·71	3·23	4·47
1886	5·92	6·15	6·04	6·35	6·50	6·42	5·48	5·64	5·56
1887	7·48	3·80	5·64	7·78	3·73	5·75	7·92	3·90	5·91
1888	5·74	5·18	5·46	5·90	5·51	5·70	5·78	5·44	5·61
1889	9·31	4·67	6·99	9·46	4·00	6·73	9·62	4·14	6·88
1890	8·26	3·32	5·79	9·21	3·28	6·24	8·14	3·32	5·73
1891	3·50	2·62	3·06	3·83	2·23	3·05	3·60	2·25	2·92
1892	3·88	3·11	3·50	3·97	3·04	3·50	4·03	3·07	3·50
1893	5·68	4·08	4·88	5·97	3·84	4·90	6·19	4·36	5·27
1894	7·42	3·36	5·39	7·55	3·46	5·50	6·72	3·31	5·01
1895	5·07	3·59	4·33	4·30	3·60	3·95	5·02	3·50	4·26
1896	5·77	5·61	5·69	5·85	5·10	5·47	6·00	5·28	5·64
1897	9·88	5·97	7·92	10·11	5·64	7·87	9·97	6·00	7·98
1898	11·02	5·11	8·06	12·03	4·55	8·29	11·09	4·51	7·80
1899	6·34	5·49	5·91	6·34	5·42	5·88	6·27	5·83	6·05
1900	6·41	4·27	5·34	6·90	3·79	5·34	7·24	4·50	5·87
1901	6·89	4·07	5·48	7·07	3·83	5·45	7·57	4·09	5·83
1902	6·17	3·55	4·86	6·25	3·43	4·84	7·00	4·02	5·51
1903	6·27	3·49	4·88	6·70	3·48	5·09	7·13	4·27	5·70
1904	5·56	4·19	4·87	5·15	3·82	4·48	6·42	4·07	5·24
1905	5·56	4·63	5·09	5·77	4·42	5·09	6·04	4·19	5·11
1906	6·95	5·88	6·42	7·24	5·28	6·26	7·15	5·04	6·09
1907	7·63	4·58	6·10	7·81	4·11	5·96	8·24	4·54	6·39
1908	7·42	4·24	5·83	7·84	4·02	5·93	8·38	4·38	6·38
1909	6·58	3·91	5·24	6·47	3·82	5·14	7·55	4·41	5·98
1910	6·14	4·51	5·33	6·19	4·14	5·16	7·17	4·65	5·91
1911	6·66	4·36	5·51	6·55	3·52	5·03	7·59	4·35	5·97
1912	6·24	4·59	5·42	6·01	4·10	5·05	7·51	4·59	6·05
1913	6·57	5·33	5·95	7·23	4·62	5·92	7·76	5·54	6·65
1914	5·94	4·96	5·45	5·52	5·28	5·40	6·63	5·16	5·89
1915	5·84	5·54	5·69	5·84	5·31	5·57	5·87	5·54	5·70
1916	7·25	6·32	6·78	7·18	5·65	6·41	7·71	6·48	7·09

(a) Not available

No. 14.—VARIATIONS IN THE PRESIDENCY BANK RATES DURING THE CALENDAR YEARS 1915 AND 1916

Bengal				Bombay				Madras			
1915		1916		1915		1916		1915		1916	
Date	Per cent	Date	Per cent	Date	Per cent	Date	Per cent	Date	Per cent	Date	Per cent
November 5, 1914	6			August 20, 1914	6			October 12, 1914	6		
		January 1, 1916	7			January 6, 1916	7			January 19, 1916	8
		January 20, 1916	8			January 13, 1916	8	June 7, 1915	5	June 6, 1916	7
		April 14, 1916	7			April 13, 1916	7	October 5, 1915	6	June 19, 1916	6
June 2, 1915	5	June 1, 1916	6			May 25, 1916	6	December 20, 1915	7	October 31, 1916	7
		June 22, 1916	5	June 2, 1915	5	June 15, 1916	5			December 5, 1916	8
September 23, 1915	6	September 14, 1916	6			July 13, 1916	4				
		October 12, 1916	7			August 17, 1916	5				
		November 9, 1916	8	November 4, 1915	6	October 5, 1916	6				
						November 23, 1916	7				
						November 30, 1916	8				
Maximum	6	Maximum	8	Maximum	6	Maximum	8	Maximum	7	Maximum	8
Minimum	5	Minimum	5	Minimum	5	Minimum	4	Minimum	5	Minimum	6

No. 15.—LIABILITIES AND ASSETS OF THE EXCHANGE BANKS DURING THE PAST FOUR YEARS, AS FAR AS PUBLISHED IN THEIR BALANCE SHEETS

[Figures in thousands

Name of Bank	Date and year	Liabilities: Capital and Reserves	Notes in circulation	Acceptances, loans, bills payable	Miscellaneous credits	Deposits and current accounts	Profits	Total liabilities or assets	Assets: Cash in hand, at Bankers and bullion	Investments, Govt. and other securities	Bills of exchange, bills receivable	Bills discounted, loans, advances	Buildings and sundries including loans for acceptance
		£	£	£	£	£	£	£	£	£	£	£	£
Chartered Bank of India, Australia and China	Dec. 31, 1913	2,900	823	6,017	...	17,128	375	27,243	3,968	2,131	6,722	11,384	3,038
	Dec. 31, 1914	3,000	912	3,850	...	18,618	396	26,776	5,904	4,243	6,126	8,424	2,079
	Dec. 31, 1915	3,000	973	3,719	...	21,549	399	29,645	5,875	4,323	9,499	8,443	1,505
	Dec. 31, 1916	3,000	1,019	6,240	...	22,704	427	33,390	5,920	4,048	12,069	9,601	1,752
Delhi and London Bank, Limited.	June 30, 1914	359	...	105	92	1,677	14	2,247	226	114	...	1,861	46
	June 30, 1915	361	...	94	135	1,333	12	1,935	237	363	...	1,261	74
	June 30, 1916*	356	...	88	...	1,408	14	1,866	198	331	...	1,264	73
Mercantile Bank of India, Limited.	Dec. 31, 1913	1,027	91	1,336	...	5,676	57	8,187	1,529	342	2,054	3,762	500
	Dec. 31, 1914	1,062	132	1,078	...	5,559	70	7,901	1,613	478	2,047	3,173	590
	Dec. 31, 1915	1,112	107	855	...	6,884	65	9,023	1,694	1,099	2,812	2,935	483
	Dec. 31, 1916	1,162	104	1,369	...	8,558	7	11,265	2,028	953	3,462	3,934	888
National Bank of India, Limited.	Dec. 31, 1913	2,040	...	2,663	...	14,876	239	19,818	3,531	820	6,400	7,947	1,120
	Dec. 31, 1914	2,100	...	1,950	...	14,833	288	19,171	4,255	1,030	5,979	6,745	1,162
	Dec. 31, 1915	2,175	...	1,548	...	16,448	304	20,475	3,768	2,088	7,412	6,265	942
	Dec. 31, 1916	2,200	...	1,986	...	19,552	320	24,058	4,415	1,937	9,593	7,282	831
Eastern Bank, Limited.	Dec. 31, 1913	415	...	552	...	1,675	...	3,299	394	298	1,053	1,385	169
	Dec. 31, 1914	654	...	321	...	1,396	...	2,746	566	226	799	983	172
	Dec. 31, 1915	655	...	1,137	...	1,916	52	3,760	782	275	929	1,621	153
	Dec. 31, 1916	655	...	1,339	...	3,100	60	5,154	1,427	209	1,915	1,512	91
Cox & Co's. Bank	Oct. 8, 1913	530	...	82	610	4,061	47	4,673	1,203	752	324	2,214	180
	Oct. 8, 1914	530	...	288	330	5,479	45	6,297	2,153	904	726	2,326	188
	Oct. 8, 1915	530	...	505	...	10,304	...	11,339	3,758	2,581	...	4,280	720
	Oct. 8, 1916	530	...	215	...	13,392	...	14,137	5,892	1,910	...	5,896	439
		Dollar.	Dollar.	Dollar.	Dollar.	Dollar.	Dollar.	Dollar.	Dollar.	Dollar.	Dollar.	Dollar.	Dollar.
Hongkong and Shanghai Banking Corporation.	Dec. 31, 1913	47,450	24,839	133,675	...	298,441	5,377	509,782	69,935	29,637	147,992	141,685	120,533
	Dec. 31, 1914	48,000	27,248	156,116	...	329,562	5,894	566,820	97,411	31,176	150,946	141,541	145,746
	Dec. 31, 1915	48,000	25,562	26,116	...	329,921	6,562	436,161	99,855	39,998	150,664	133,484	12,160
	Dec. 31, 1916	48,000	29,250	14,544	250	303,068	7,701	402,813	69,083	35,225	143,714	145,454	9,337
International Banking Corporation.	June 30, 1914	6,500	576	12,810	...	20,559	914	41,359	7,665	4,692	...	12,136	16,866
	June 30, 1915	6,500	466	7,446	...	22,120	1,058	37,590	8,098	4,630	...	11,630	13,232
	June 30, 1916	6,500	675	19,805	...	26,877	780	54,637	9,339	4,276	...	20,607	20,415
	Dec. 31, 1916	6,500	790	28,678	97	24,734	1,010	61,809	9,310	4,074	...	14,846	33,579
		Fr.	Fr.	Fr.	Fr.	Fr.	Fr.	Fr.	Fr.	Fr.	Fr.	Fr.	Fr.
Comptoir National d'Escompte de Paris.	Dec. 31, 1913	242,606	...	174,849	26,548	1,414,357	18,065	1,876,425	123,985	71,913	1,004,361	485,248	190,918
	Dec. 31, 1914	244,155	...	32,448	18,673	1,041,183	10,726	1,347,185	385,715	66,945	355,126	492,289	47,110
	Dec. 31, 1915	241,689	...	71,998	17,917	1,075,612	10,690	1,417,906	288,955	37,471	626,308	390,329	64,843
	Dec. 31, 1916	242,224	...	144,665	25,739	1,329,736	13,057	1,755,421	277,981	33,730	916,369	457,492	69,849
		Yen.	Yen.	Yen.	Yen.	Yen.	Yen.	Yen.	Yen.	Yen.	Yen.	Yen.	Yen.
Yokohama Specie Bank, Limited.	June 30, 1913	49,050	6,720	132,661	...	205,708	3,380	397,519	38,081	21,878	219,834	113,772	3,954
	June 30, 1914	50,323	7,588	145,931	...	187,241	3,465	394,548	45,409	21,647	195,445	128,098	3,949
	June 30, 1915	50,775	5,564	101,035	...	163,466	3,539	324,379	40,010	20,679	155,438	103,883	4,359
	Dec. 31, 1916	53,112	18,050	226,851	9	274,779	4,020	576,821	69,717	21,530	303,017	178,633	3,924
		Rouble.	Rouble.	Rouble.	Rouble.	Rouble.	Rouble.	Rouble.	Rouble.	Rouble.	Rouble.	Rouble.	Rouble.
Russo-Asiatic Bank	Jan. 1, 1916	73,563	2,510	346,926	16,727	483,370	6,574	929,670	71,313	35,508	346,763	364,636	111,450

Dollar=49·32*d*. Franc=9½*d*. Yen=2*s*. 0½*d*.

NOTE.—The figures given in this table have been taken from the balance sheets published in the *Statist*, the *Economist*, etc.

* Subsequent to this date the Bank was amalgamated with the Alliance Bank of Simla Ltd.

No. 16.—CAPITAL, RESERVE, DEPOSITS, AND CASH OF THE INDIAN JOINT STOCK BANKS DURING THE PAST THREE YEARS, AS FAR AS AVAILABLE

(A—Banks having capital and reserve above ₹5 lakhs)

No.	Name of Bank	Year	Paid up Capital	Reserve and Rest	Total	Deposits					Cash Balance
						Fixed	Savings Bank	Current	Other	Total	
			₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
1	Allahabad Bank	1914	30,00	43,00	73,00	...	...	...	...	5,21,64	99,71
		1915	30,00	49,43	79,43	...	...	...	...	5,17,48	1,44,64
		1916	30,00	53,34	83,34	3,94,40	14,23	1,38,15	46	5,47,24	1,68,95
2	Alliance Bank of Simla	1914	30,00	40,00	70,00	...	...	...	...	5,54,56	1,03,45
		1915	30,00	40,00	70,00	...	...	...	...	5,76,58	1,12,67
		1916	34,53	40,00	74,53	5,46,56	...	2,59,57	...	8,06,18	1,73,56
3	Bank of India, Bombay	1914	50,00	5,50	55,50	...	...	...	...	2,00,86	71,18
		1915	50,00	7,30	57,30	1,06,67	...	1,04,67	...	2,11,34	37,64
		1916	50,00	12,76	62,76	1,80,33	...	1,63,28	1,42	3,45,03	95,88
4	Punjab National Bank, Lahore	1914	11,53	10,98	22,51	...	...	...	...	1,05,74	48,68
		1915	16,11	10,70	26,81	64,11	†18,88	...	...	82,99	10,51
		1916	16,34	10,83	27,17	85,06	†25,52	...	...	1,10,58	22,35
5	Punjab Banking Company, Lahore‡	1914	6,00	11,50	17,50	...	...	...	...	1,23,96	15,89
		1915	6,00	17,82	23,82	62,04	13,71	42,49	...	1,18,24	67,11
6	Bank of Rangoon	1914	16,00	4,00	20,00	...	...	...	...	21,33	9,57
		1915	16,00	4,00	20,00	8,54	7,59	4,55	...	20,68	5,78
		1916	16,00	5,00	21,00	7,50	9,31	5,16	54	22,51	4,18
7	Bank of Upper India, Meerut§	1915	10,00	8,05	18,05	11,94	...	11,80	1,29	25,03	24,41
		1916	13,62	9,16	22,78	7,18	...	7.79	1,09,70	1,24,67	23,71
8	Bank of Baroda	1916	10,00	7,62	17,62	92,56	†49,44	...	...	1,42,00	20,29
9	Central Bank of India, Bombay	1914	15,00	1,00	16,00	...	...	...	..	30,40	8,29
		1915	15,00	1,15	16,15	26,28	...	24,02	...	50,30	8,94
		1916	15,00	1,84	16,84	67,15	...	79,52	...	1,46,67	46,77
10	National Financing and Commission Corporation, Bombay	1915	16,11	...	16,11	66	2	3,05	...	3,73	1,46
		1916	9,04	...	9,04	7,92	4	6,55	2,63	17,14	3,04
11	Bombay Merchants Bank, Bombay	1914	14,09	2,00	16,09	...	...	...	...	5.74	37
		1915	14,36	...	14,36	2,51	14	1,30	...	3,95	46
		1916	14,75	...	14,75	1,06	15	1,52	2	2,75	1,17
12	Benares Bank	1914	5,00	2,25	7,25	...	...	...	...	62,43	11,47
		1915	10,00	4,35	14,35	34,35	3,26	3,09	...	40.70	3,47
		1916	10,00	4,55	14,55	39,16	3,71	3,36	...	46,23	4,04
13	Poona Bank	1914	9,34	1,05	10,39	...	...	...	...	10,16	1,51
		1915	9,49	1,05	10,54	...	...	...	...	4,75	1,55
		1916	9,58	2,60	12,18	1,75	41	33	...	2,49	1,54
14	Indian Bank, Madras	1914	10,00	1,50	11 50	...	...	...	...	19,44	6,39
		1915	10,00	1,75	11,75	...	...	...	...	24,37	6,80
		1916	10,00	2,00	12,00	...	...	...	...	32,39	8,16
15	Bank of Mysore, Bangalore	1914	9,90	...	9,90	...	...	...	...	15,68	10,60
		1915	10,00	50	10,50	19,10	63	8,27	...	28,00*	17,92
		1916	10,00	2.01	12,01	28,42	1,05	10,91	51	40,89*	12,87
16	Kayestha Trading and Banking Corporation, Gorakhpur	1914	7,48	2,15	9,63	...	...	...	...	49,66	3,75
		1915	7,83	2,46	10,29	30,42	1,43	3,21	28	35,34	24
		1916	7,98	2,86	10,84	16,83	1,18	1,16	1,49	20,66	3
17	Standard Bank, Bombay	1915	10,00	...	10 00	1,32	2	38	...	1,72	13
		1916	10,00	...	10,00	3,66	3	93	...	4,62	1,97
18	Bengal National Bank, Calcutta	1914	8,06	1,75	9 81	...	...	...	...	9,59	1,04
		1915	8,05	1,85	9,90	4,28	5	1,24	...	5,57	49
		1916	8,05	6,00	14,05	3,53	3	2,10	1,05	6,71	77
19	Oudh Commercial Bank, Fyzabad	1914	5,00	5,09	10,09	...	...	...	...	15,42	4,52
		1915	5,00	3,00	8,00	9,98	17	2,58	...	12,73	3,85
		1916	5,00	3,00	8,00	9,81	4	1,59	60	12,04	3,72
20	Bangalore Bank	1914	4,34	1,31	5,65	...	...	...	...	3,53	2,21
		1915	4,34	1,09	5,43	2,48	...	96	...	3,44	2,02
		1916	4,34	1,00	5,34	2,49	...	97	9	3,55	2,12
21	Punjab and Sind Bank, Amritsar	1915	3,09	2,16	5,25	...	...	...	...	23,63	7,41
		1916	3,12	2,46	5,58	22,42	...	4,32	...	26,74	8,37

* Excludes Mysore Government deposits ₹10,00,000
† Includes Current Deposits
‡ Amalgamated with the Alliance Bank of Simla in 1916
§ Amalgamated with the Alliance Bank of Simla and the Trust of India in 1917

No 16.—CAPITAL, RESERVE, DEPOSITS, AND CASH OF THE INDIAN JOINT STOCK BANKS DURING THE PAST THREE YEARS, AS FAR AS AVAILABLE—*contd.*

(B—Banks having capital and reserve over R1 lakh and less than R5 lakhs)

No.	Name of Bank	Year	Paid up Capital	Reserve and Rest	Total	Deposits					Cash Balance
						Fixed	Savings Bank	Current	Other	Total	
			R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)
22	Ajodhia Bank, Fyzabad	1914	2,00	2,50	4,50	4,27	...	...	...	4,27	7,69
		1915	2,00	2,50	4,50	...	...	...	...	6,13	1,65
		1916	2,00	2,65	4,65	3,92	...	2,65	11	6,68	4,30
23	Gorakhpur Bank†	1914	3,00	1,39	4,39	...	...	...	...	20,30	3,47
		1915	3,00	1,11	4,11	13,64	1,20	1,84	...	16,68	1,84
		1916	3,00	1,07	4,07	10,25	1,20	1,78	14	13,37	1,82
24	Vellore Commercial Bank	1914	14,53	30	14,83	...	...	...	...	57	16
		1915	3,75	36	4,11	1,38	...	71	...	2,09	21
		1916	3,75	38	4,13	2,74	...	35	40	3,49	60
25	Bombay Provincial Bank	1915	3,84	...	3,84	...	...	...	...	*15	4
		1916	2,23	...	2,23	...	2	7	...	9	4
26	South India Bank, Tinnevelly	1914	1,50	1,50	3,00	...	...	...	...	4,90	52
		1915	3,00	30	3,30	3,39	...	1,61	...	5,00	37
		1916	3,00	20	3,20	4,25	...	1,70	13	6,08	81
27	Bharat National Bank, Delhi	1914	3,15	20	3,35	...	...	...	...	2,59	1,33
		1915	2,99	30	3,29	90	12	71	...	1,73	1,21
		1916	3,04	34	3,38	77	8	72	2	1,59	1,16
28	Bhargava Commercial Bank, Jubbulpore	1914	2,50	51	3,01	...	...	...	...	6,74	74
		1915	2,50	51	3,01	4,86	49	40	...	5,75	80
		1916	2,50	7	2,57	4,08	38	60	15	5,21	57
29	Canara Bank, Mangalore	1914	1,92	49	2,41	...	...	...	...	4,78	55
		1915	1,94	66	2,60	3,44	29	47	4	4,24	78
		1916	2,00	80	2,80	3,09	28	19	4	3,60	7
30	Woriur Commercial Bank	1914	1,48	1,35	2,83	...	...	...	...	2,83	...
		1915	1,41	1,11	2,52	60	...	2	...	62	2
		1916	1,31	1,18	2,49	58	...	5	...	63	1
31	Karachi Bank	1914	2,39	15	2,54	...	...	...	...	4,13	1,52
		1915	2,35	13	2,48	2,12	1,21	1,31	...	4,64	84
		1916	2,36	19	2,55	3,78	1,79	1,86	5	7,48	1,21
32	Darbhanga Bank	1914	1,98	6	2,04	...	...	...	...	1,66	95
		1915	2,01	10	2,11	26	7	88	...	1,21	13
		1916	2,01	14	2,15	49	7	48	87	1,91	13
33	Nedungadi Bank, Calicut	1914	1,45	7	1,52	...	...	...	...	4,74	41
		1915	1,78	13	1,91	4,87	6	23	...	5,16	23
		1916	2,21	24	2,45	4,93	9	20	22	5,44	40
34	National Bank of Upper India, Lucknow	1914	1,29	14	1,43	...	...	...	...	5,77	2,33
		1915	1,61	18	1,79	2,65	14	48	...	3,27	1,03
		1916	2,28	19	2,47	2,05	20	1,10	4	3,39	1,22
35	Bank of Northern India, Rawalpindi	1914	1,23	60	1,83	...	...	...	...	3,81	78
		1915	1,23	50	1,73	2,18	...	...	*1,08	3,26	1,08
		1916	1,23	50	1,73	2,63	...	...	*1,37	4,00	83
36	Byopar Sahayak Bank, Meerut	1914	1,43	25	1,68	...	...	...	...	6,15	43
		1915	1,44	26	1,70	5,01	...	22	...	5,23	48
		1916	1,44	79	2,23	4,57	...	23	1	4,81	35
37	Tinevelly Bank	1916	1,75	14	1,89	13	...	...	...	13	11
38	Mufassil Bank, Gorakhpur	1914	1,14	30	1,44	...	...	...	...	2,55	22
		1915	1,25	40	1,65	2,24	17	36	...	2,77	70
		1916	1,30	40	1,70	2,39	22	51	27	3,39	68
39	Erode Bank	1914	1,89	25	2,14	...	...	...	...	10	4
		1915	1 33	25	1,58	...	...	4	...	4	4
		1916	1,45	25	1,70	1	...	4	...	5	10
40	Bhowanipore Banking Corporation, Calcutta	1914	1,10	34	1,44	...	...	...	...	7,12	16
		1915	1,10	38	1,48	4,16	3,60	1,47	...	9,23	19
		1916	1,25	53	1,78	4,07	5,09	2,65	...	11,81	56
41	Vellore Mercantile Bank	1914	81	11	92	...	...	...	...	51	...
		1915	1,14	11	1,25	27	...	62	...	89	...
		1916	1,36	10	1,46	8	...	33	...	41	3
42	Jessore United Bank	1915	1,00	22	1,22	4,00	...	...	...	4,00	1,33
		1916	1,00	22	1,22	3,18	...	...	82	4,00	63
43	Malabar Bank, Cannanore	1915	1,15	6	1,21	84	1	4	...	89	10
		1916	1,21	7	1,28	1,02	2	5	...	1,09	19
44	Kumbakonam Bank	1915	1,11	8	1,19	...	2	70	...	72	16
		1916	1,52	12	1,64	1	3	1,08	20	1,32	37
45	Poona Mercantile Bank	1914	1,02	56	1,58	...	...	...	...	43	2
		1915	1,02	...	1,02	19	4	2	...	25	...
		1916	1,19	1	1,20	..	...	...	...	1	...
46	Bangalore Mercantile Bank	1914	51	17	68	...	...	...	...	4,74	40
		1915	92	8	1,00	8	...	...	...	8	...
		1916	1,34	8	1,42	3	...	...	7	10	27
47	Co-operative Hindusthan Bank, Calcutta	1914	2,08	...	2,08	...	...	...	...	9,09	60
		1915	51	...	51	7,04	17	1,98	...	9,19	75
		1916	1,51	13	1,64	4,27	14	2,03	...	6,44	87
48	Coimbatore Town Bank	1916	1,51	21	1,72	57	43	1	19	1,20	31
49	Union Bank, Kumbakonam	1916	1,00	50	1,50	1,44	32	1,66	4	3,46	31

* Includes deposits under Savings Bank and Current Account | † In liquidation in 1917

NO. 17.—NAMES OF BANKS FAILED OR LIQUIDATED FROM 1913, WITH THE DATES OF REGISTRATION AND LIQUIDATION, AND STATISTICS OF CAPITAL AND DEPOSITS.

Year	Date of Registration	Name of Company	Capital. Authorised ₹	Capital. Subscribed ₹	Capital. Paid-up ₹	Amount of Deposits ₹	Date of going into liquidation	Remarks
			1913					
		PUNJAB						
1913	6th February 1901.	Peoples' Bank of India, Lahore . . .	35,00,000	22,00,000	12,52,950	1,25,79,742	17th November 1913	
„	8th February 1904.	Amritsar Bank, Lahore .	5,00,000	5,00,000	1,61,313	28,21,930	5th December 1913	
„	31st May 1906	Lahore Bank, Lahore .	5,00,000	4,81,300	1,04,935	28,50,282	30th November 1913	
„	11th April 1908.	Doaba Bank, Amritsar .	5,00,000	3,62,600	65,845	9,23,954	22nd November 1913	
„	15th September 1911.	Indian Exchange Bank, Amritsar . . .	5,00,000	17,310	13,410	2,06,161	22nd December 1913	
„	9th June 1913	Durbar Bank, Lahore .	2,00,000	...	...	...	14th December 1913*	
		Total, Punjab .	*57,00,000*	*35,61,210*	*15,98,453*	..		
		BOMBAY						
„	24th November 1898.	Bombay Banking Co. .	5,00,000	2,11,800	1,25,229	...	11th November 1913	
„	15th December 1909.	Credit Bank of India .	1,00,00,000	50,00,000	10,00,000	...	1st November 1913	
„	10th June 1910	Kathiawar and Ahmedabad Banking Corporation .	1,00,00,000	75,72,700	7,44,567	...	23rd December 1913	
„	16th January 1912.	Crown Bank of India .	5,00,000	...	...	...	7th November 1913	
		Total, Bombay .	*2,10,00,000*	*1,27,84,500*	*18,69,796*	...		
		NORTH-WEST FRONTIER PROVINCE.						
„	28th October 1912.	Bank of Hazara, Abbottabad	2,00,000	16,000	3,175	...	26th December 1913	Voluntary liquidation
		BALUCHISTAN.						
„	20th July 1910	Sind and Baluchistan Bank	5,00,000	94,210	42,136	...	29th November 1913	
		GRAND TOTAL .	*2,74,00,000*	*1,64,55,920*	*35,13,560*	...		

* Date on which business stopped

No. 17—NAMES OF BAKNS FAILED OR LIQUIDATED FROM 1913, WITH THE DATES OF REGISTRATION AND LIQUIDATION, AND STATISTICS OF CAPITAL AND DEPOSITS —*contd.*

Year	Date of Registration	Name of Company	Capital			Amount of Deposits	Date of going into liquidation	Remarks
			Authorised ₹	Subscribed ₹	Paid-up ₹	₹		
					1914			
		PUNJAB						
1914	21st July 1906	Hindustan Bank, Multan	10,00,000	2,43,975	1,20,814	10,53,999	19th January 1914	
„	10th October 1906	Industrial Bank of India, Ludhiana . . .	5,00,000	1,80,000	54,208	3,97,317	7th February 1914	
„	20th September 1909	Public Banking and Assurance Co., Multan . .	10,00,000	17,300	1,964	...	2nd March 1914	
„	5th August 1911	Bank of Peshawar, Multan	5,00,000	4,50,900	1,04,271	2,22,864	14th February 1914	
„	29th August 1911	Coronation Banking and Assurance Co., Lahore .	1,00,000	...	...	...	3rd February 1914	
„	31st July 1906	Marwar Bank, Lahore .	10,00,000	4,94,100	1,51,891	8,39,466	14th June 1914	
„	14th April 1910	Popular Bank, Rawalpindi	50,00,000	20,00,000	3,24,596	18,62,641	28th July 1914	
„	11th August 1911	Bank of Rajputana and Punjab, Ambala . .	5,00,000	2,45,475	70,501	8,25,095	3rd March 1914	
„	9th February 1912	Bank of Empire, Lahore .	5,00,000	1,15,425	23,875	96,144	6th July 1914	
„	20th September 1912	Derajat Sindh Bank, Multan . . .	5,00,000	84,300	11,110	8,972	22nd April 1914	
„	17th April 1913	Golden Bank of India, Amritsar . . .	5,00,000	16,775	3,042	...	21st April 1914	
„	17th April 1913	Solar Bank, Lahore .	1,00,00,000	1,55,000	8,500	...	29th March 1914	
„	5th September 1913	Indian States Bank, Amritsar . . .	10,00,000	26,000	2,335	...	27th March 1914	
„	18th May 1907	Orient Bank of India, Lahore . . .	25,00,000	10,00,000	71,354	4,94,968	4th September 1914	
„	31st October 1904	Punjab Co-operative Bank, Amritsar . . .	25,00,000	10,00,000	8,18,519	45,75,641	September 1914	Suspended business in September 1914
„	23rd June 1911	Capital Bank of India, Lahore . . .	10,00,000	50,065	5,950	7,849	28th September 1914	
„	23rd April 1912	George Bank, Lahore .	2,50,000	1,30,700	48,365	1,04,316	19th June 1914	Applied for liquidation
„	31st October 1912	Commercial and Zamindari Bank, Multan . .	2,50,000	31,950	2,000	...	21st July 1914	Ditto
„	29th May 1913	East India Banking Co., Jagraon . . .	25,00,000	...	...	...	1st January 1914	Date of final dissolution 26th August 1916
„	8th February 1911	Jullundur Bank, Jullundur	5,00,000	1,17,650	26,705	1,18,545	...	
„	5th September 1913	World Bank, Amritsar .	5,00,000	...	...	...	...	
„	2nd September 1912	Bank of Asia, Lahore .	25,00,000	4,65,450	32,099	76,781	29th November 1914	
		Total, Punjab	*3,46,00,000*	*68,25,065*	*18,82,099*			

No. 17.—NAMES OF BANKS FAILED OR LIQUIDATED FROM 1913, WITH THE DATES OF REGISTRATION AND LIQUIDATION, AND STATISTICS OF CAPITAL AND DEPOSITS—*contd.*

Year	Date of registration	Name of Company	Capital			Amount of Deposits	Date of going into liquidation	Remarks
			Authorised	Subscribed	Paid-up			
			₹	₹	₹	₹		
		BOMBAY	**1914**—*contd.*					
1914	23rd May 1899	Gujarat Bank	5,00,000	1,75,100	84,025		24th March 1914	
„	17th November 1906	Indian Specie Bank	2,00,00,000	1,50,00,000	74,88,850		4th March 1914	
„	16th October 1909	Ahmednagar Bank	5,00,000	1,38,000	39,110		12th October 1914	
„	28th November 1910	Sind Bank	25,00,000	3,26,700	82,295		.....	Voluntary liquidation
„	16th August 1911	Indian Finance Corporation	5,00,000	18,410	18,410	No information	8th May 1914	Order of liquidation cancelled by Judicial Commissioner of Sind and the Company has been replaced with effect from the 20th December 1916
„	3rd May 1913	All-India Commerce Bank	10,00,000	...	...		7th October 1914	
„	13th October 1913	Union Bank of Commerce	50,00,000	...	...		3rd June 1914	
		Total, Bombay	*3,00,00,000*	*1,56,58,210*	*77,12,690*			
		UNITED PROVINCES						
„	9th November 1909	United Provinces Co-operative Bank, Allahabad	10,00,000	45,740	27,105	1,62,930	17th June 1914	
„	17th January 1913	Commercial Bank of India, Ghazipur	10,00,000	5,775	4,250	18,655	2nd July 1914	Voluntary liquidation
„	25th January 1911	Sri Kashi Vishwanath Bank, Benares	1,00,000	3,892	3,782	4,299	3rd August 1914	
„	3rd May 1911	United India Bank, Allahabad	5,00,000	39,104	26,733	...	12th December 1914	
„	13th April 1908	Peoples' Industrial Bank, Allahabad	5,00,000	68,570	35,015	...	.....	Resolution for winding up passed at the beginning of the year after which it ceased working
„	7th June 1912	Asiatic Engineering and Banking Corporation	20,000	1,410	1,410	217	.....	Resolution for winding up passed on 20th May 1914
„	26th May 1913	Central Reciprocal Bank, Allahabad	2,00,000	...	...	...	.....	Resolution for winding up passed on 31st July 1914
„	27th January 1863	Bank of Upper India, Meerut	10,00,000	10,00,000	10,00,000	1,83,53,245	October 1914	Suspended payment in October 1914, but was permitted to resume its business and to start work from 1st July 1915. The Bank has again gone into voluntary liquidation by a special resolution, dated the 16th July 1917
		Total, United Provinces	*43,20,000*	*11,64,491*	*10,98,295*			
		MADRAS						
„	14th August 1869	Madras Deposit and Benefit Society	50,000	50,000	50,000	...	16th March 1914	
„	28th May 1909	Sri Krishna Bank	5,00,000	5,00,000	2,125	...	31st March 1914	
		Total, Madras	*5,50,000*	*5,50,000*	*52,125*			

No. 17.—NAMES OF BANKS FAILED OR LIQUIDATED FROM 1913, WITH THE DATES OF REGISTRATION AND LIQUIDATION, AND STATISTICS OF CAPITAL AND DEPOSITS —*contd.*

Year	Date of Registration	Name of Company	Capital			Amount of Deposits	Date of going into liquidation	Remarks
			Authorised	Subscribed	Paid-up			
			₹	₹	₹	₹		
			1914—*concld.*					
		N.-W. F. PROVINCE						
1914	10th August 1912	Punjab Trader's Bank, Peshawar . . .	2,50,000	1,84,200	51,962	10,297	5th April 1914	Voluntary liquidation
		DELHI						
„	20th July 1898	Union Bank of India .	2,50,000	1,25,600	96,820	4,19,514	4th October 1914	
„	5th February 1913	Imperial Bank . .	10,00,000	40,000	7,970	3,696	15th October 1914	
		Total, Delhi .	*12,50,000*	*1,65,600*	*1,04,790*			
		BANGALORE (Civil and Military Station)						
„	15th June 1889	Rajadhany Bank . .	80,000	13,750	10,404	...	...	
		GRAND TOTAL .	*7,10,50,000*	*2,45,61,316*	*1,09,12,365*			
			1915					
		PUNJAB						
1915	3rd December 1908	Indian Banking Co., Lahore . . .	5,00,000	27,850	6,568	607	4th August 1915	Voluntarily wound up
„	17th June 1913	Amritsar National Banking Co., Amritsar . .	10,00,000	1,38,000	1,07,890	1,07,658	4th July 1915	Ditto
„	6th July 1914	New Doaba Bank, Amritsar . . .	5,00,000	...	...	...	24th January 1915	Resolution for winding up passed on 27th December 1914
		Total, Punjab .	*20,00,000*	*1,65,850*	*1,14,458*			
		BOMBAY						
„	28th November 1910	Sind Bank . . .	25,00,000	3,26,700	82,295	...	11th January 1915	Voluntary liquidation under supervision of Court
		UNITED PROVINCES						
„	27th April 1882	Kashmiri Bank, Fyzabad .	1,00,000	1,00,000	1,00,000	...	...	Stopped payment from 13th December 1915 Order of liquidation passed on 11th May 1917
„	4th February 1898	Bharat Bank, Meerut .	1,00,000	52,200	52,200	...	4th August 1915	Voluntarily wound up
„	3rd May 1911	United India Bank, Allahabad . . .	5,00,000	39,104	26,733	...	5th January 1915	—
„	14th June 1912	Cawnpore Banking Co., Cawnpore . . .	2,00,000	17,080	14,528	...	24th July 1915	Voluntarily wound up.
		Total, United Provinces	*9,00,000*	*2,08,384*	*1,93,461*			

No. 17.—NAMES OF BANKS FAILED OR LIQUIDATED FROM 1913, WITH THE DATES OF REGISTRATION AND LIQUIDATION, AND STATISTICS OF CAPITAL AND DEPOSITS —*contd.*

Year.	Date of Registration	Name of Company	Capital			Amount of Deposits	Date of going into liquidation	Remarks
			Authorised R	Subscribed R	Paid-up R	R		
			1915—*contd.*					
		BANGALORE						
1915	15th June 1889	Rajdhany Bank, Bangalore	80,000	13,750	10,404	...	15th January 1915	
„	24th July 1898	Bangalore Cantonment Trading and Banking Co.	20,000	6,100	6,100	...	9th April 1915	Wound up under Section 203 (2) of the Indian Companies Act of 1913
„	3rd September 1915	Bangalore Cantonment Cavalry Road Savings Bank . . .	1,50,000	69,775	53,114	23,532	25th „	Wound up under Section 203 (3) of the Indian Companies Act of 1913
		Total, Bangalore .	*2,50,000*	*89,625*	*69,618*			
		GRAND TOTAL .	*56,50,000*	*7,90,559*	*4,59,832*			
			1916					
		PUNJAB						
1916	7th September 1912	Punjab Merchants Bank, Ludhiana	5,00,000	1,81,500	19,221	...	25th June 1916	Voluntarily wound up
„	10th December 1914	New Peoples' Bank, Lahore	25,00,000	...	...	...	...	Date of final dissolution, 18th September 1916
		Total, Punjab .	*30,00,000*	*1,81,500*	*19,221*	...		
		DELHI						
„	1st February 1881	Kayasth Mercantile Banking Company, Delhi	1,00,000	23,460	20,355	...	23rd October 1916	Voluntary liquidation
		BOMBAY						
„	3rd December 1890	Deccan Bank, Bombay .	2,50,000	2,50,000	50,000	...	3rd May 1916.	
„	3rd September 1906	Bank of Western India, Bombay	25,00,000	...	...	...	4th February 1916	Finally dissolved
„	7th September 1911	Pioneer Bank, Bombay .	50,00,000	14,29,900	2,45,096	...	7th December 1916	
„	7th November 1911	Deccan Hubli Bank, Bombay	7,00,000	65,100	26,425	...	20th September 1916	
„	14th April 1913	Eastern and Western Banking Corporation, Bombay	1,00,00,000	...	...	...	4th February 1916	Finally dissolved
		Total, Bombay .	*1,84,50,000*	*17,45,000*	*3,21,521*	...		

No. 17.—NAMES OF BANKS FAILED OR LIQUIDATED FROM 1913, WITH THE DATES OF REGISTRATION AND LIQUIDATION, AND STATISTICS OF CAPITAL AND DEPOSITS—*concluded*

Year.	Date of Registration	Name of Company	Capital			Amount of Deposits	Date of going into liquidation	Remarks
			Authorised	Subscribed	Paid-up			
			₹	₹	₹	₹		
		UNITED PROVINCES	**1916**—*contd.*					
1916	13th April 1908	Peoples' Industrial Bank, Allahabad	5,00,000	68,570	35,015	...	14th March 1916	Voluntarily wound up
„	26th June 1912	Standard Bank of India, Meerut	5,00,000	40,910	12,040	...	12th October 1916	Ditto
„	19th August 1913	Sahjanwan Trading and Banking Company, Gorakhpur	20,000	...	...	...	16th March 1916	Ditto
„	10th October 1913	Agra Rohilkhand Bank, Mainpuri	5,00,000	10,437	9,139	...	...	Resolution for voluntary winding up passed on 19th November 1916
		Total, United Provinces.	*15,20,000*	*1,19,917*	*56,194*			
		MADRAS						
„	24th August 1908	Palghat Bank, Madras .	20,000	20,000	5,610	...	13th November 1916	
		GRAND TOTAL .	*2,30,90,000*	*20,89,877*	*4,22,901*			

No. 18.—NUMBER OF DEPOSITORS AND AMOUNT OF DEPOSITS IN THE POST OFFICE SAVINGS BANKS, from 1899-1900 to 1916-17

—	Number of Depositors	Deposits (inclusive of interest)	Withdrawals	Balance of deposits (inclusive of interest)	Interest
	Number (1,000)	Rs. (1,000)	Rs. (1,000)	Rs (1,000)	Rs. (1,000)
1899-1900	786	3,75,97	3,54,13	9,64,64	28,27
1900-01	816	3,90,65	3,50,97	10,04,35	29,00
1901-02	867	4,46,38	3,82,49	10,68,21	30,61
1902-03	922	4,67,11	3,93,16	11,42,15	32,50
1903-04	988	5,01,26	4,10,05	12,33,37	34,96
1904-05	1,059	5,55,23	4,47,89	13,40,70	38,12
1905-06	1,116	5,50,06	4,91,50	13,99,26	39,51
1906-07	1,190	5,90,13	5,12,69	14,76,70	41,52
1907-08	1,262	5,94,83	5,53,39	15,18,14	43,18
1908-09	1,319	5,66,57	5,61,30	15,23,42	43,41
1909-10	1,379	6,00,21	5,36,90	15,86,72	44,77
1910-11	1,430	6,50,43	5,45,27	16,91,88	46,23
1911-12	1,501	8,78,70	6,80,72	18,89,85	50,88
1912-13	1,567	9,70,57	7,99,28	20,61,14	56,20
1913-14	1,639	11,60,37	9,04,76	23,16,75	61,91
1914-15	1,644	9,60,62	17,88,11	14,89,26	53,94
1915-16	1,660	8,16,32	7,73,46	15,32,12	43,20
1916-17	1,647	9,38,20	8,10,79	16,59,53	45,47

NOTE.—Compiled from the annual report on the Post Office of India

No. 19.—TOTAL AMOUNT OF CHEQUES CLEARED FROM CLEARING HOUSES IN EACH YEAR FROM 1907 TO 1916

	Calcutta	Bombay	Madras	Karachi	Rangoon	Total
	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)
1907	2,24,44	1,26,45	15,48	5,30	(a)	3,71,67
1908	2,12,81	1,25,85	17,54	6,43	(a)	3,62,63
1909	1,97,76	1,43,75	19,48	7,02	(a)	3,68,01
1910	2,22,38	1,66,52	21,15	7,53	47,65	4,65,23
1911	2,57,63	1,76,05	20,99	7,50	53,99	5,16,16
1912	2,88,31	2,05,56	21,37	11,46	60,43	5,87,13
1913	3,33,02	2,19,30	23,56	12,49	61,98	6,50,35
1914	2,80,31	1,73,03	21,36	13,14	49,89	5,37,73
1915	3,22,67	1,66,88	19,22	13,66	40,69	5,63,12
1916	4,80,17	2,40,51	24,95	15,03	48,53	8,09,19

(a) Information not available

No. 20.—CASH BALANCES IN THE PUBLIC TREASURIES AND AT CREDIT OF GOVERNMENT IN THE PRESIDENCY BANKS AND THEIR BRANCHES ON THE LAST DAY OF EACH MONTH IN EACH YEAR FROM 1899-1900 TO 1916-17.

	April	May	June	July	August	September	October	November	December	January	February	March	Adjusted balance for last month of the official year
	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
1899-1900	15,63,04	16,54,09	18,22,33	16,83,48	15,17,83	13,13,85	9,79,94	8,82,71	8,76,67	10,52,29	11,08,42	12,68,83	12,63,87
1900-01	11,83,99	12,74,11	13,12,56	14,21,25	11,17,08	9,77,40	9,20,25	8,79,89	10,04,43	13,91,23	13,23,97	15,90,70	15,89,85
1901-02	14,98,18	15,51,75	17,68,87	17,01,87	16,43,74	16,17,62	14,44,63	11,62,82	10,30,91	13,71,37	13,50,10	17,87,91	17,82,05
1902-03	16,16,67	16,27,55	18,26,26	18,09,38	16,92,96	15,18,86	13,78,58	13,34,01	12,32,21	14,53,10	16,51,48	18,12,36	18,12,36
1903-04	16,08,35	17,04,39	18,25,43	18,67,23	15,85,75	14,04,47	11,67,06	11,05,33	11,37,52	13,80,67	14,84,25	17,80,43	17,80,43
1904-05	15,45,98	15,77,89	17,57,02	20,65,32	19,14,33	17,94,45	15,91,26	13,82,89	11,29,03	12,54,05	13,56,32	16,12,18	16,12,47
1905-06	14,48,97	15,64,60	17,57,11	15,79,55	19,74,96	16,99,29	12,54,01	10,29,25	11,23,36	14,74,36	16,91,25	17,67,55	17,67,22
1906-07	16,55,08	15,85,36	17,59,24	17,18,20	17,89,23	14,36,63	12,43,42	11,84,47	10,45,53	12,94,58	13,96,20	15,48,18	15,49,24
1907-08	12,20,34	14,76,56	15,72,60	17,14,20	16,85,82	19,11,48	17,82,07	14,49,33	11,84,18	13,63,95	15,77,87	19,28,14	19,27,76
1908-09	19,81,92	18,33,79	17,44,19	19,53,61	15,49,90	12,11,86	11,09,55	9,86,22	9,32,99	11,27,39	12,74,79	15,35,32	15,35,37
1909-10	11,37,41	13,07,06	14,06,54	13,60,86	12,07,10	11,83,12	9,99,25	10,04,83	10,15,84	13,67,74	15,62,33	18,44,42	18,44,31
1910-11	15,77,73	17,54,43	20,14,90	21,41,82	19,63,43	18,65,85	16,12,66	14,65,40	13,17,85	15,00,99	17,16,63	20,36,19	20,35,04
1911-12	19,13,95	18,97,77	21,23,13	22,65,64	20,30,55	17,72,33	16,22,19	15,56,40	14,61,10	15,17,96	15,78,79	18,43,96	18,41,95
1912-13	16,93,94	18,55,27	20,00,96	24,57,61	25,67,78	26,13,54	22,50,92	24,14,14	21,99,40	24,73,85	26,00,39	28,94,44	28,93,97
1913-14	25,92,29	25,41,58	27,82,03	32,20,70	30,60,89	26,71,30	21,90,44	21,58,43	18,17,87	20,85,19	21,71,11	23,84,98	23,41,24
1914-15	21,47,05	22,13,22	24,74,03	29,98,24	21,89,41	15,22,57	13,85,79	13,55,04	14,50,50	18,97,48	19,99,32	22,17,29	22,16,90
1915-16	19,61,41	17,19,87	17,41,54	21,04,96	22,35,67	19,37,22	15,71,82	12,46,57	13,02,05	16,49,29	17,27,90	18,21,72	18,02,41
1916-17	15,77,63	14,46,85	18,22,74	20,41,51	18,29,65	17,64,62	16,68,05	15,53,87	14,59,72	18,33,39	19,59,37	22,94,41	22,94,41

No. 21.—SILVER PURCHASED BY GOVERNMENT, SILVER COINAGE, AND IMPORTS AND EXPORTS OF SILVER AND GOLD FROM 1899-1900 TO 1916-17

	Silver purchased by Government (a)	Silver coinage	SILVER						GOLD					
			IMPORTS			EXPORTS			IMPORTS			EXPORTS		
			On Government account	On private account	Total	On Government account	On private account	Total	On Government account	On private account	Total	On Government account	On private account	Total
	£(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)
1899-1900	405	2,22,60	1,42	9,51,07	9,52,49	64	5,94,18	5,94,82	9	11,44,79	11,44,88	...	2,00,82	2,00,82
1900-01	5,650	17,26,49	8,08,65	4,59,22	12,67,87	29	3,16,86	3,17,15	2,66	11,87,14	11,89,80	6,75,00	4,30,59	11,05,59
1901-02	3	5,13,48	94,30	11,35,08	12,29,38	49	5,09,61	5,10,10	99	8,29,76	8,30,75	3,00,34	3,36,65	6,36,99
1902-03	285	11,38,95	7,74	12,10,91	12,18,65	9,72	5,13,26	5,22,98	4,57	13,14,67	13,19,24	75,04	3,67,74	4,42,78
1903-04	4,055	16,53,12	6,56,61	11,81,21	18,37,82	48,10	4,24,45	4,72,55	1,67	20,13,12	20,14,79	6,41,35	3,80,27	10,21,62
1904-05	4,540	11,37,04	6,48,06	11,21,56	17,69,62	4,47	4,39,00	4,43,47	...	21,81,20	21,81,20	8,40,75	3,69,86	12,10,61
1905-06	8,218	20,00,15	10,72,37	6,17,83	16,90,20	2,02	1,15,88	1,17,90	60	14,74,30	14,74,90	9,00,00	5,29,10	14,29,10
1906-07	12,371	26,08,57	17,31,62	8,73,02	26,04,64	52	2,03,57	2,04,09	6,26	18,47,08	18,53,34	...	3,67,73	3,67,73
1907-08	4,516	18,11,57	9,44,61	12,08,58	21,53,19	23	2,06,13	2,06,36	1,80	20,73,46	20,75,26	...	3,38,49	3,38,49
1908-09	...	2,85,36	11,23	14,22,76	14,33,99	29	2,26,86	2,27,15	...	8,40,42	8,40,42	36,07	3,68,81	4,04,88
1909-10	..	2,36,94	8,39	12,40,86	12,49,25	27	3,04,48	3,04,75	1,35	25,01,75	25,03,10	30	3,34,85	3,35,15
1910-11	...	2,37,68	6,88	11,77,46	11,84,34	90	3,20,41	3,21,31	...	27,89,25	27,89,25	...	3,91,39	3,91,39
1911-12	...	2,81,32	4,87	11,92,85	11,97,72	48	6,63,53	6,64,01	...	41,49,36	41,49,36	75	3,72,63	3,73,38
1912-13	7,059	20,82,74	10,63,38	9,90,72	20,54,10	87	3,33,35	3,34,22	...	41,29,08	41,29,08	3,57,73	3,71,23	7,28,96
1913-14	4,528	13,55,82	6,81,92	8,39,40	15,21,32	3,08	2,14,95	2,18,03	...	28,22,64	28,22,64	...	4,90,26	4,90,26
1914-15	...	2,20,95	3,77	11,06,68	11,10,45	1,17,91	1,05,39	2,23,30	2	10,70,36	10,70,38	80,70	2,24,94	3,05,64
1915-16	983	1,62,02	5,36	6,61,10	6,66,46	80,00	1,03,50	1,83,50	3,75	5,24,42	5,28,17	...	6,39,08	6,39,08
1916-17	16,094	32,32,79	23,55,52	1,55,96	25,11,48	1,43,49	4,87,98	6,31,47	...	13,33,79	13,33,79	4,07	6,18	10,25

(a) The statistics in this column have been compiled from the "Home Accounts" and the "Finance and Revenue Accounts" of the Government of India. The figures represent the actual payments made by the Secretary of State for India on account of silver purchased by him, and not the amount of silver contracted for by him during the year.

No. 22.—ABSORPTION OF RUPEES AND HALF-RUPEES IN INDIA DURING 1915-16 AND 1916-17.

	1915-16					1916-17				
	April to June	July to September	October to December	January to March	Total April to March	April to June	July to September	October to December	January to March	Total April to March
	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)
Opening Balance—										
Currency	32,34	37,06	37,74	29,44	32,34	23,05	22,43	24,24	14,39	23,05
Treasury	6,50	5,35	4,31	3,61	6,50	4,91	4,87	4,04	3,10	4,91
Total	38,84	42,41	42,05	33,05	38,84	27,96	27,30	28,28	17,49	27,96
Closing Balance—										
Currency	37,06	37,74	29,44	23,05	23,05	22,43	24,24	14,39	17,08	17,08
Treasury	5,35	4,31	3,61	4,91	4,91	4,87	4,04	3,10	4,56	4,56
Total	42,41	42,05	33,05	27,96	27,96	27,30	28,28	17,49	21,64	21,64
Net diffrence + or —	−3,57	+36	+9,00	+5,09	+10,88	+66	−98	+10,79	−4,15	+6,32
Add—New coins issued	+42	+40	+47	+33	+1,62	+2,47	+9,31	+9,48	+8,86	+30,12
Deduct—Remittances to Mints for recoinage	−40	−48	−33	−20	−1,41	−30	−53	−19	−36	−1,38
Do. Exports from India	−15	−12	−26	−16	−69	−95	−11	−10	−9	−1,25
Net absorption (+) or return from circulation (−)	−3,70	+16	+8,88	+5,06	+10,40	+1,88	+7,69	+19,98	+4,26	+33,81

NOTE.—The statistics in this table have been taken from the annual report of the Controller of Currency

No. 23.—ABSORPTION OF GOLD (BOTH COIN AND BULLION) IN INDIA.

	1873-74	Average of 5 years ending 1878-79	1883-84	1888-89	1893-94	1898-99	1903-04	1908-09	1909-10	1910-11	1911-12	1912-13	1913-14	Average of 5 years ending 1913-14	1914-15	1915-16	1916-17
	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)
1. Production	...	...	...	...	463	1,226	1,967	2,267	2,207	2,200	2,240	2,273	2,293	2,243	2,340	2,367	2,303
2. Imports	...	...	...	...	2,857	3,403	8,667	11,233	16,687	18,594	27,660	27,527	18,820	21,858	7,133	3,520	2,839(a)
3. Exports	...	...	...	...	1,310	1,894	4,547	5,000	2,234	2,607	2,487	4,860	3,267	3,091	2,040	4,260	67
4. Net imports (*i.e.* 2—3)	1,285	594	3,394	2,297	1,547	1,509	4,120	6,233	14,453	15,987	25,173	22,667	15,553	18,767	5,093	—740	2,772
5. Net addition to stock (*i.e.* 1+4)	1,285	594	3,394	2,297	2,010	2,735	6,087	8,500	16,660	18,187	27,413	24,940	17,846	21,010	7,433	1,627	5,075
6. Balance held in Mints and Government Treasuries and Currency and Gold Standard Reserves	...	...	...	...	...	439	8,587	4,380	6,427	6,487	15,527	19,960	15,700	12,749	10,386	8,428	8,110
7. Increase (+) or decrease (—) in stock held in Mints, etc., as compared with the preceding year	...	...	...	...	...	+405	+1,780	—2,167	+6,340	+60	+9,340	+4,133	—4,860	+2,983	—4,614	—1,958	—318
8. Net absorption (i.e., 5—7)	**1,285**	**594**	**3,394**	**2,297**	**2,010**	**2,330**	**4,307**	**10,667**	**10,320**	**18,127**	**18,073**	**20,807**	**22,806**	**18,027**	**12,047**	**3,585**	**5,393(a)**
9. Progressive total of additions to stock	1,285	3,963	12,504	25,766	34,853	37,650	67,460	105,873	140,227	158,414	185,827	210,767	228,613	184,770	236,046	237,673	242,748
10. Net progressive absorption	**1,285**	**3,963**	**12,504**	**25,766**	**24,853**	**37,211**	**58,873**	**101,493**	**133,800**	**151,927**	**170,000**	**190,807**	**213,613**	**172,029**	**225,660**	**229,245**	**234,638** (a)

NOTE.—The quinquennial average figures are inserted only for comparative purposes. The progressive total of additions to stock (item 9) and net progressive absorption (item 10) are calculated on the annual figures and are not based on these averages. Item 9 is the sum of the annual figures in item 5, and item 10 the sum of the annual figures in item 8.

(*a*) Excludes Gold imported from Natal and warehoused in Bombay on behalf of the Bank of England.

No. 24.—BALANCE OF TRADE OF INDIA.

	Average of 5 years ending 1883-84	1888-89	1893-94	1898-99	1903-04	1908-09	1909-10	1910-11	1911-12	1912-13	1913-14	Average of 5 years ending 1913-14	1914-15	1915-16	1916-17
Imports of Merchandise—	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)
Ex-Government Stores	31,966	39,014	45,167	46,527	52,286	74,567	78,040	86,236	92,383	107,333	122,166	97,232	91,953	87,991	99,748
Net imports of—															
Gold	2,753	2,053	1,400	1,500	6,367	8,589	14,446	15,986	25,178	25,052	15,550	19,242	5,637	—764	2,797 (a)
Silver	4,167	5,973	8,140	4,167	3,413	5,405	6,242	5,714	3,528	4,383	4,163	4,806	6,676	3,717	—2,214
Enfaced rupee paper	...	...	...	353	587	360	...	1,620	707	353	747	581	238	603	347
Interest on—															
Enfaced rupee paper	567	580	660	553	467	373	347	360	287	253	240	297	228	213	195
TOTAL IMPORT	39,453	47,620	55,367	53,100	63,120	89,294	99,075	109,916	122,083	137,374	142,866	122,158	104,732	91,760	100,873
Exports of Merchandise—															
Ex-Government Stores	52,680	59,053	69,940	71,633	83,013	110,206	125,257	139,921	151,897	164,059	165,919	149,411	121,061	(b) 131,587	(c) 160,591
Net Exports of—															
Enfaced rupee paper	660	114	327	...	...	...	520	...	...	...	...	...	...	...	...
TOTAL EXPORT	53,340	59,167	70,267	71,633	83,013	110,206	125,777	139,921	151,897	164,059	165,919	149,411	121,061	131,587	160,591
Net Export	13,887	11,547	14,900	18,533	19,893	20,912	26,702	30,005	29,814	26,685	23,053	27,253	16,329	39,827	59,718
Council bills paid in India through—															
Treasury	13,180	12,000	14,540	17,380	17,627	22,207	18,732	23,145	24,789	25,888	28,915	24,294	6,598	5,087	8,883
Gold Standard Reserve	...	...	...	...	880	1,233	8,090	600	...	...	2,150	2,168	600	7,533	4,295
Currency	...	...	...	...	...	267	1,000	2,545	1,988	...	...	1,107	...	8,190	18,994
Funds supplied by Government to finance wheat purchases	...	...	...	...	...	...	..	...	...	..	...	...	...	2,833	...
Reverse bill paid in London	...	...	...	...	...	*1,607*	*156*	...	..	..	...	*31*	*3,707*	*4,893*	..
Net	13,180	12,000	14,540	17,380	18,507	22,100	27,666	26,290	26,777	25,888	31,065	27,538	—1,509	18,750	31,672
Balance of Trade in favour of India	707	...	360	1,153	1,386	...	...	3,715	3,037	797	...	...	17,838	21,077	28,046
Balance of Trade against India	...	453	...	...	...	1,188	964	...	...	...	8,012	285	...	...	...

NOTE.—All possible items in the Balance of Trade cannot be included in the table for reasons given in Chapter VI of the Review of the Trade of India, 1916-17.

(*a*) Excludes gold (£6,054,000) imported from Natal and warehoused in Bombay on behalf of the Bank of England.

(*b*) Includes the value of wheat exported on account of Government during 1915-16 financed as exports on private account.

(*c*) " " tanned cow hides and other articles of national importance exported on Government account financed as exports on private account.

APPENDIX I

Banks and their branches in the Principal Towns of India

Town	Province	Name of Bank	
A			
Abbottabad	N.-W. Frontier Province	Alliance Bank of Simla	...
Agra	United Provinces	Agra Bank	Head Office.
„	„ „	Alliance Bank of Simla	...
„	„ „	Bank of Bengal	...
Ahmedabad	Bombay	Bank of Baroda	...
„	„	Bank of Bombay	...
Ahmednagar	„	Poona Bank	...
Ajmer	Ajmer-Merwara	Alliance Bank of Simla	...
Akola	Central Provinces	Bank of Bombay	...
Akyab	Lower Burma	Bank of Bengal	...
Allahabad	United Provinces	Allahabad Bank	Head Office and one branch.
„	„ „	Allahabad Trading, and Banking Corporation	Head Office.
„	„ „	Allahabad Union Bank	Head Office.
„	„ „	Alliance Bank of Simla	...
„	„ „	Bank of Bengal	...
„	„ „	Bank of Upper India	...
Alleppy*	Travancore, Madras	Bank of Madras	...
Ambala	Punjab	Alliance Bank of Simla	...
„	„	Bank of Northern India	...
„	„	Punjab National Bank	...
Amraoti	Berar	Bank of Berar	Head Office.
„	„	Bank of Bombay	...
Amritsar	Punjab	Allahabad Bank	...
„	„	Alliance Bank of Simla	...
„	„	Central Bank of India	...
„	„	Chartered Bank of India, Australia, and China	...
„	„	National Bank of India	...
„	„	Punjab National Bank	...
„	„	Punjab and Sind Bank	Head Office.
Arrah	Bihar and Orissa	Kayestha Trading and Banking Corporation	...
Azamgarh	United Provinces	Ditto ditto ditto	...
B			
Badagara	Madras	Nedungudi Bank	...
Bahraich	United Provinces	Gorakhpur Bank	...
Bangalore	Mysore	Bangalore Bank	Head Office.
„	„	Bangalore Cantonment Ramavilasa Bank	Head Office.
„	„	Bangalore Mercantile Bank	Head Office.
„	„	Bank of Madras	...
„	„	Bank of Mysore	Head Office.
Bankipore*	Bihar and Orissa	Allahabad Bank	...
„	„ „	Bank of Behar	Head Office.
„	„ „	Gorakhpur Bank	...
Bannu	N.-W. Frontier Province	Frontier Bank	...
Bareilly	United Provinces	Allahabad Bank	...
„	„ „	Alliance of Bank of Simla	...
„	„ „	Bank of Upper India	...
Baroda	Baroda	Bank of Baroda	Head Office.
Basti	United Provinces	Kayestha Trading and Banking Corporation	...
Belgaum	Bombay	Poona Bank	...
Benares	United Provinces	Allahabad Bank	...
„	„ „	Bank of Bengal	...
„	„ „	Benares Bank	Head Office.
„	„ „	Upper India Insurance and Banking Co.	Head Office.

* No Government Treasury exists at the towns marked with asterisk

APPENDIX I—*continued*

Banks and their branches in the Principal Towns of India—continued

Town	Province	Name of Bank	
Bezwada*	Madras	Bank of Madras	...
Bhagalpur	Bihar and Orissa	Benares Bank	...
Bhopal*	Central India	Bharat National Bank	...
Bimlipatam*	Madras	Bank of Madras	...
Bombay	Bombay	Allahabad Bank	...
"	"	Alliance Bank of Simla	...
"	"	Bank of Bengal	...
"	"	Bank of Bombay	Head Office and one branch.
"	"	Bank of India	Head Office.
"	"	Bombay Merchants Bank	Head Office and one branch.
"	"	Bombay Provincial Bank	Ditto.
"	"	Central Bank of India	Head Office and three branches.
"	"	Chartered Bank of India, Australia, and China	...
"	"	Comptoir National d'Escompte de Paris	...
"	"	Cox and Company	...
"	"	Eastern Bank	...
"	"	Empire Bank	Head Office.
"	"	Hongkong & Shanghai Banking Corporation	...
"	"	International Banking Corporation	...
"	"	Karachi Bank	...
"	"	Mercantile Bank of India	...
"	"	National Bank of India	...
"	"	National Financing and Commission Corpn.	Head Office.
"	"	Punjab National Bank	...
"	"	Russo-Asiatic Bank	...
"	"	Standard Bank	Head Office.
"	"	Yokohama Specie Bank	...
Broach	"	Bank of Bombay	..
C			
Calcutta	Bengal	Allahabad Bank	...
"	"	Alliance Bank of Simla	...
"	"	Bank of Bengal	Head Office and three branches.
"	"	Bengal Credit Bank	Head Office.
"	"	Bengal National Bank	Head Office.
"	"	Bhowanipore Banking Corporation	Head Office.
"	"	Central Bank of India	...
"	"	Chartered Bank of India, Australia, and China	...
"	"	Co-operative Hindusthan Bank	Head Office.
"	"	Cox and Company	...
"	"	Eastern Bank	...
"	"	Hongkong and Shanghai Banking Corporation	...
"	"	International Banking Corporation	...
"	"	Mercantile Bank of India	...
"	"	National Bank of India	...
"	"	Punjab National Bank	...
"	"	Yokohama Specie Bank	...
Calicut	Madras	Bank of Madras	...
"	"	Nedungudi Bank	Head Office and one branch.
Cannanore*	"	Malabar Bank	Head Office.
Cawnpore	United Provinces	Allahabad Bank	...
"	" "	Alliance Bank of Simla	...
"	" "	Bank of Bengal	...
"	" "	National Bank of India	...
"	" "	Oudh Commercial Bank	...
"	" "	Punjab National Bank	...
Chandausi*	" "	Allahabad Bank	...
Chandpore*	Bengal	Bank of Bengal (Pay Office)	...
Chapra	Bihar and Orissa	Bank of Behar	...
"	" "	Kayestha Trading and Banking Corporation	...
Cherpalcheri*	Madras	Nedungudi Bank	...
Chittagong	Bengal	Bank of Bengal	...

* No Government Treasury exists at the towns marked with asterisk

APPENDIX I—*continued*

Banks and their branches in the Principal Towns of India—continued

Town	Province	Name of Bank	
Chittagong	Bengal	Mohaluxmi Bank	Head Office.
"	"	National Bank of India	...
Cocanada	Madras	Bank of Madras	...
"	"	Indian Bank	...
Cochin*	"	Bank of Madras	...
"	"	National Bank of India	...
Coimbatore	"	Bank of Madras	...
"	"	Coimbatore Town Bank	Head Office.
D			
Dacca	Bengal	Bank of Bengal	...
"	"	Co-operative Hindusthan Bank	...
Dalhousie	Punjab	Alliance Bank of Simla	...
Daltonganj	Bihar and Orissa	Chota Nagpore Banking Association	...
Darjeeling	Bengal	Alliance Bank of Simla	...
Dehra Dun	United Provinces	Alliance Bank of Simla	...
"	" "	Benares Bank	...
Dehra Ismail Khan	N.-W. Frontier Province	Frontier Bank	Head Office.
" "	" "	Punjab National Bank	...
Delhi	Delhi	Allahabad Bank	...
"	"	Alliance Bank of Simla	Two branches.
"	"	Bank of Bengal	...
"	"	Bank of Northern India	...
"	"	Bank of Upper India	...
"	"	Bharat National Bank	Head Office.
"	"	Central Bank of India	...
"	"	Chartered Bank of India, Australia, and China	...
"	"	Mercantile Bank of India	...
"	"	National Bank of India	...
"	"	Punjab National Bank	...
Deoria*	United Provinces	Kayestha Trading and Banking Corporation	...
Durbhanga	Bihar and Orissa	Darbhanga Bank	Head Office.
"	" "	Kayestha Trading and Banking Corporation	...
E			
Erode*	Madras	Bank of Madras	...
"	"	Erode Bank	Head Office.
F			
Faridpur	Bengal	Faridpur Bank	Head Office.
"	"	Madaripur Bank	Ditto.
Ferozepore	Punjab	Alliance Bank of Simla	...
"	"	Punjab National Bank	...
Fyzabad	United Provinces	Ajodhia Bank	Head Office.
"	" "	Allahabad Bank	...
"	" "	Oudh Commercial Bank	Head Office.
G			
Ghazipur	United Provinces	Kayestha Trading and Banking Corporation	...
Giridih*	Bihar and Orissa	Chota Nagpur Banking Association	...
Gonda	United Provinces	Gorakhpur Bank	...
Gorakhpur	"	Gorakhpur Bank	Head Office.
"	"	Kayestha Trading and Banking Corporation	Ditto.
"	"	Mufassil Bank	Ditto.
Gujranwala	Punjab	Punjab National Bank	...
"	"	Punjab and Sind Bank	...
Guntur	Madras	Bank of Madras	...

* No Government Treasury exists at the towns marked with asterisk

APPENDIX I—*continued*

Banks and their Branches in the Principal Towns of India—continued

Town—	Province	Name of Bank	
Gwalior*	Central India	Alliance Bank of Simla	...
Gya	Bihar and Orissa	Bank of Bihar	...
,,	,, ,,	Chota Nagpur Banking Association	...
H			
Hapur	United Provinces	Bank of Upper India	...
Hathras	,, ,,	Allahabad Bank	...
Hazaribagh	Bihar and Orissa	Hazaribagh Bank	Head Office.
,,	,, ,,	Chota Nagpur Banking Association	Head Office.
Howrah	Bengal	Mercantile Bank of India	...
Hubli*	Bombay	Poona Bank	...
Hyderabad (Deccan)	Hyderabad	Bank of Bengal	...
Hyderabad (Sind)	Sind	Bank of Bombay	...
,,	,,	Karachi Bank	...
I			
Indore	Central India	Bank of Bombay	...
J			
Jalgaon	Bombay	Bank of Bombay	...
Jalpaiguri	Bengal	Bank of Bengal	...
Jammu*	Kashmir	Bharat National Bank	...
,,	,,	Punjab National Bank	...
Jaunpur	United Provinces	Kayestha Trading and Banking Corporation	...
Jessore	Bengal	Jessore United Bank	Head Office.
Jhansi	United Provinces	Allahabad Bank	...
Jhelum	Punjab	Punjab National Bank	...
Jubbulpore	Central Provinces	Allahabad Bank	...
,,	,, ,,	Bhargava Commercial Bank	Head Office.
Jullunder	Punjab	Alliance Bank of Simla	...
,,	,,	Jullunder Bank	Head Office.
,,	,,	Punjab National Bank	...
K			
Karachi	Sind	Alliance Bank of Simla	...
,,	,,	Bank of Bombay	...
,,	,,	Central Bank of India	...
,,	,,	Chartered Bank of India, Australia, and China	...
,,	,,	Cox and Company	...
,,	,,	Karachi Bank	Head Office.
,,	,,	Mercantile Bank of India	...
,,	,,	National Bank of India	...
,,	,,	Punjab National Bank	...
Kasauli	Punjab	Bank of Upper India	...
,,	,,	Alliance Bank of Simla	...
Kasur*	,,	Punjab National Bank	...
Kolhapur*	Bombay	Poona Bank	...
Kumbakonam	Madras	Kumbakonam Bank	Head Office.
,,	,,	Union Bank	Head Office.

* No Government Treasury exists at the towns marked with asterisk

APPENDIX I—*continued*

Banks and their branches in the Principal Towns of India—continued

Town	Province	Name of Bank	
L			
Lahore	Punjab	Alliance Bank of Simla	Three branches.
,,	,,	Bank of Bengal	...
,,	,,	Bank of Northern India	...
,,	,,	Frontier Bank	...
,,	,,	Muslim Bank of India	Head Office.
,,	,,	National Bank of India	...
,,	,,	Punjab National Bank	Head Office and one branch.
,,	,,	Punjab and Sind Bank	...
Larkana	Sind	Karachi Bank	...
Lucknow	United Provinces	Allahabad Bank	Three branches.
,,	,, ,,	Alliance Bank of Simla	...
,,	,, ,,	Bank of Bengal	...
,,	,, ,,	Bank of Upper India	...
,,	,, ,,	National Bank of Upper India	Head Office.
,,	,, ,,	Oudh Commercial Bank	...
Ludhiana	Punjab	Punjab National Bank	...
Lyallpur	,,	Allahabad Bank	...
,,	,,	Punjab National Bank	...
,,	,,	Punjab and Sind Bank	...
M			
Madras	Madras	Bank of Madras	Head Office.
,,	,,	Chartered Bank of India, Australia, and China	...
,,	,,	Indian Bank	Head Office and two branches.
,,	,,	Mercantile Bank of India	...
,,	,,	National Bank of India	...
Madura	,,	Bank of Madras	...
,,	,,	Indian Bank	...
Mandalay	Upper Burma	National Bank of India	...
Mangalore	Madras	Bank of Madras	...
,,	,,	Canara Bank	Head Office.
Masulipatam	,,	Bank of Madras	...
Meerut	United Provinces	Allahabad Bank	...
,,	,, ,,	Bank of Upper India	Head Office.
,,	,, ,,	Byopar Sahayak Bank	Head Office.
Mehsana*	Baroda	Bank of Baroda	...
Miraj*	Bombay	Poona Bank	...
Moradabad	United Provinces	Allahabad Bank	...
Moulmein	Lower Burma	Bank of Bengal	...
Multan	Punjab	Alliance Bank of Simla	...
,,	,,	Punjab National Bank	...
Murree	,,	Alliance Bank of Simla	...
,,	,,	Bank of Northern India	...
,,	,,	Cox and Company	...
,,	,,	Delhi and London Bank	...
Mussooree	United Provinces	Allahabad Bank	...
,,	,, ,,	Alliance Bank of Simla	...
,,	,, ,,	Bank of Upper India	...
Muzaffarpur	Bihar and Orissa	Benares Bank	...
N			
Nagpur	Central Provinces	Allahabad Bank	...
,,	,, ,,	Bank of Bengal	...
Naini Tal	United Provinces	Allahabad Bank	...
,,	,, ,,	Alliance Bank of Simla	...
,,	,, ,,	Bank of Upper India	...

*No Government Treasury exists at the towns marked with asterisk

APPENDIX I—*continued*

Banks and their branches in the Principal Towns of India—continued

Town	Province	Name of Bank	
Narayanganj*	Bengal	Bank of Bengal	...
,,	,,	Co-operative Hindustan Bank	...
Narsapur*	Madras	Bank of Madras	...
Navsari*	Baroda	Bank of Baroda	...
Negapatam*	Madras	Bank of Madras	...
Nowshera	N.-W. Frontier Province	Alliance Bank of Simla	...
O			
Ootacamund	Madras	Bank of Madras	...
P			
Palghat	Madras	Nedungudi Bank	...
Patiala*	Punjab	Bharat National Bank	..
,,	,,	Punjab National Bank	...
Patna	Bihar and Orissa	Bank of Bengal	...
,,	,, ,, ,,	Bank of Behar	...
,,	,, ,, ,,	Benares Bank	....
Peshawar	N.-W. Frontier Province	Alliance Bank of Simla	Two branches.
,,	,, ,,	Punjab National Bank	...
Poona	Bombay	Bank of Bombay	...
,,	,,	Poona Bank	Head Office.
,,	,,	Poona Mercantile Bank	Head Office.
Purulia	Bihar and Orissa	Chota Nagpur Banking Association	...
Q			
Quetta	Baluchistan	Alliance Bank of Simla	...
,,	,,	Punjab National Bank	...
R			
Rae Bareli	United Provinces	Allahabad Bank	...
Rajahmundry	Madras	Bank of Madras	...
Rajshahi	Bengal	Rajshahi Lakshmi Bank	Head Office.
,,	,,	Rajshaye Peoples' Bank	Head Office.
Rajkot	Bombay	Bank of Bombay	...
Ranchi	Bihar and Orissa	Chota Nagpur Banking Association	...
Rangoon	Rangoon	Bank of Bengal	...
,,	,,	Bank of Rangoon	Head Office.
,,	,,	Chartered Bank of India, Australia, and China	...
,,	,,	Hongkong and Shanghai Banking Corporation.	...
,,	,,	Mercantile Bank of India	...
,,	,,	National Bank of India	...
Rangpur	Bengal	Rangpur Bank	Head Office.
Rawalpindi	Punjab	Alliance Bank of Simla	...
,,	,,	Bank of Northern India	Head Office and one branch.
,,	,,	Cox and Company	...
,,	,,	Punjab National Bank	...
,,	,,	Punjab and Sind Bank	...
S			
Salem	Madras	Bank of Madras	...
Sangli*	Bombay	Poona Bank	...

* No Government Treasury exists at the towns marked with asterisk

APPENDIX I—*concluded*

Banks and their branches in the Principal Towns of India—concluded

Place	Province	Name of Bank	
Sargodha*	Punjab	Punjab National Bank	...
Sassaram	Bihar and Orissa	Bank of Bihar	...
Secunderabad*	Hyderabad (Deccan)	Bank of Bengal	...
Serajganj*	Bengal	Bank of Bengal (Pay office)	...
Sholapur	Bombay	Bank of Bombay	...
Sialkot	Punjab	Alliance Bank of Simla	...
,,	,,	Bharat National Bank	...
,,	,,	Punjab National Bank	...
Simla	Punjab	Alliance Bank of Simla	Head Office and one branch.
,,	,,	Bank of Bengal	...
,,	,,	Bank of Upper India	...
Sitapur	United Provinces	Allahabad Bank	...
Srinagar	Kashmir	Alliance Bank of Simla	...
,,	,,	Bharat National Bank	...
,,	,,	Cox and Company	...
,,	,,	Punjab National Bank	...
Sukkur	Sind	Bank of Bombay	...
Surat	Bombay	Bank of Baroda	...
,,	,,	Bank of Bombay	...
,,	,,	National Financing and Commission Corporation.	...
T			
Tavoy	Lower Burma	Chartered Bank of India, Australia, and China	...
Tellicherry*	Madras	Bank of Madras	...
Tinnevelly	,,	South India Bank	Head Office.
,,	,,	Tinnevelly Bank	Head Office.
Tonk*	N.-W. Frontier Province	Frontier Bank	...
Trichinopoly	Madras	Bank of Madras	...
Trivandrum	Madras	Bank of Madras	...
Tuticorin	Madras	Bank of Madras	...
,,	,,	National Bank of India	...
U			
Ujjain*	Central India	Alliance Bank of Simla	...
V			
Vellore	Madras	Vellore Commercial Bank	Head Office.
,,	,,	Vellore Mercantile Bank	Head Office.
Vizianagram*	,,	Bank of Madras	...
W			
Wazirabad*	Punjab	Bharat National Bank	...
Woriur	Madras	Woriur Commercial Bank	Head Office.

*No Government Treasury exits at the towns marked with asterisk

APPENDIX II.

List of Government Treasuries which issue and cash Bills.†

India (General)

Calcutta.*
Ajmer.*
  Nasirabad Sub-Treasury.
Bushire.
Coorg (Mercara).
Delhi.*
  Delhi Sub-Treasury.
Hyderabad, Deccan.*
Indore.*
Muskat.
Nepal (Khatmandu).
Nowgong (Bundelkhand).
Port Blair.
Quetta.*
  Fort Sandeman Sub-Treasury.
  Loralai Sub „
  Nushki „ „
Sambhar.
  Pachbhadra „ „
Sehore.
Turkish Arabia (Bagdad).

Assam.

Cachar (Silchar).
Darrang (Tezpur).
Garro Hills (Tura).
Goalpara (Dhubri).
Imphal.
Kamrup (Gauhati).
Khashi Hills (Shillong).
Lakhimpur (Dibrugarh).
  Sadiya Treasure Chest.
Lushai Hills (Aijal).
Naga Hills (Kohima).
Nowgong, Assam.
  Jorhat.
Sylhet.

Bengal.

Bakargunj (Barisal).
Bankura.
Beerbhum (Soory).
Bogra.
Burdwan.
Calcutta.*
Chittagong.*
Dacca.*
Darjeeling.*
Dinajpur.
Faridpur.*
Hoogly.
Howrah.*
Jalpaiguri.*
Jessore.*
Khulna.
Malda.
Midnapore.
Moorshedabad (Berhampore).
Mymensingh.
Noakhali.
Nuddea (Krishnagar).
Pubna.
Rajshahi.*
Rungpur.*
Tipperah (Comilla).
24-Pargunnahs (Alipore).
  Barrackpore Sub-division.

Bihar and Orissa.

Balasore.
Bhagalpore.*
Chumparan (Motiharee).
Cuttack.
Durbhanga.*
Gya.*
Hazaribagh.*
Manbhum (Purulia).*
Monghyr.*
Mozufferpore.*
Nya Doomka.
Palamow.*
Patna.*
Puri.
Purneah.
Ranchi.

Bihar and Orissa—contd.

Sambalpur.
Saran (Chupra).*
Shahabad (Arrah).*
Singhbhum (Chybassa).

Bombay.

Aden.
Ahmedabad.*
Ahmednagar.*
Baroda.*
Belgaum.
Bijapur (late Kaladgi).
Bombay.*
Broach.*
Cutch (Bhuj).
Dharwar.
Dhulia.
Hyderabad, Sind.*
Jalgaon (East Khandesh).*
Kaira.
Kanara (Karwar).
Kolaba (Alibagh).
Karachi.*
Larkana.*
Mirpurkhas.
Nasik.
Palanpur.
Poona.*
  Purandhar Sub-Treasury.
  Mawal.
Rajkote.*
Ratnagiri.
Sadra.
Satara.
Sholapur.*
Sukkur.*
Surat.*
Thana.

Burma.

Akyab.*
  Paletwa Sub-Treasury.
Bassein.
Bhamo.
Henzada.
Insein.
Katha (Myadaung).
Kindat (Upper Chindwin).
  Falam Treasure Chest.
Kyauk-phyu.
Kyaukse.
Lashio (Northern Shan States).
Magwe.
Mandalay.*
  Maymyo.
Maubin.
Meiktila.
Mergui.
Minbu.
  Kanpetlet.
Mogok (Ruby Mines).
Monywa (Lower Chindwin.)
Moulmein (Amherst).*
Myaungmya.
Myingyan.
Myitkina.
Pakokku.
Pegu.
Prome.
Pyapon.
Rangoon.*
Sagaing.
Sandoway.
Shwebo.
Taunggyi (Southern Shan States).
Tavoy.*
Tharrawaddy.
Thaton.
Thayetmyo.
Tounghoo.
Yamethin.

Central Provinces.

Akola.*
Amraoti.*
Balaghat.
Betul.
Bhandara.
Bilaspur.
Buldana.
Chanda.
Chhindwara.
Damoh.
Drug.
Hoshangabad.
  Pachmari Sub-Treasury.
Jubbulpore.*
Mundla.
Nagpur.*
Narsingpur.
Nimar (Khandwa).
Raipur.
Saugor.
Seoni.
Wardah.
Yeotmal.

Madras.

Anantapur.
Bangalore.*
Bellary.
Chingleput (Saidapat).
Chittoor.
Coimbatore.*
Cuddapah.
Ganjam (Chatrapore).
  Chicacole Sub-division.
Godavari (Coconada.)*
  Rajahmundry.*
  Peddapur.
Guntur.*
Kistna (Masulipatam).*
  Ellore.
Kurnool.
Madras.*
Madura.*
  Dindigal.
Malabar (Calicut).*
Nilgiris (Ootacamund)*
  Coonoor Sub-division.
Nellore.
North Arcot (Vellore).*
Ramnad (Madura).
Salem.*
South Arcot (Cuddalore).
South Canara (Mangalore).*
Tanjore.
  Kumbakonam.*
  Mannarguddi.
  Negapatam.
Tinnevelly.*
  Tuticorin.*
Travancore (Trivandrum).
Trichinopoly.*
Vizagapatam.

Mysore.

Bangalore.*
Chikmagalur.
Chitaldroog.
Hasan.
Kolar.
Mysore.
Shimoga.
Sucklaspore.
Tumkur.

Punjab.

Amritsar.*
Attock (Campbellpur).
  Attock Sub-division.
Dera Ghazi Khan.
Dharamsala.
  Kangra Sub-division.
Ferozepore.
Gilgit.
Gujranwallah.*
Gujrat.
Gurdaspur.
  Dalhousie Sub-division.*

Punjab—contd.

Gurgaon.
Hissar.
Hoshiarpur.
Jhang.
Jhelum.*
Jhullunder.*
Kashmir.*
Karnal.
Lahore.*
Ludhiana.*
Lyallpur.*
Mianwali.
Mooltan.*
Montgomery.
Muzaffargarh.
Rawalpindi.*
  Murree Sub-division.*
Rohtak.
Sialkot.*
Shahpur.
Simla.*
Umballa.*
  Kasauli Sub-division.*

N.-W. Frontier Province.

Bannu (Edwardesabad)*
  Miramshah Sub-division.
Dera Ismail Khan.*
  Wana Sub-division.
Hazara (Abbottabad).*
  Dungagali Sub-division.
Kohat.
Kurram.
Peshawar.*
  Mardan Sub-division.
  Nowshera Sub-division.*

United Provinces.

Agra.*
Allahabad.*
Aligarh.
Almora.
  Ranikhet Sub-division.
Azamgarh.*
Bahraich.*
Ballia.*
Banda.
Barabanki.
Bareilly.*
Basti.*
Benares.*
Bijnour.
Budaun.
Bulandshahr.
Cawnpore.*
Dehra Dun.*
  Chakrata Sub-division.
  Mussooree Sub-division.*
Etah.
Etawah.
Farukhabad.
Fatehpur.
Fyzabad.*
Gazipur.*
Gonda.*
Gorakhpur.*
Hamirpur.
Hardoi.
Jalaun.
Jaunpur.*
Jhansi.*
Kheri (Lakhimpur).
Lucknow.*
Mainpuri.
Meerut.*
Mirzapur.
Moradabad.
Muttra.
Muzaffarnagar.*
Naini Tal.*
Partabgarh.
Pilibhit.
Rae Bareli.*
Roorkee.
Saharanpur.
Shajahanpur.
Sitapur.*
Sultanpur.
Unao.

†*Vide* Appendix D to the Civil Account Code, 7th Edition, Volume 1, corrected to 1st November, 1916. The bills are orders issued from one treasury upon another in two forms (1) Supply Bills and (2) Remittance Transfer Receipts (*vide* Sec. 139 of the Code)
*Places marked with asterisk have banks.

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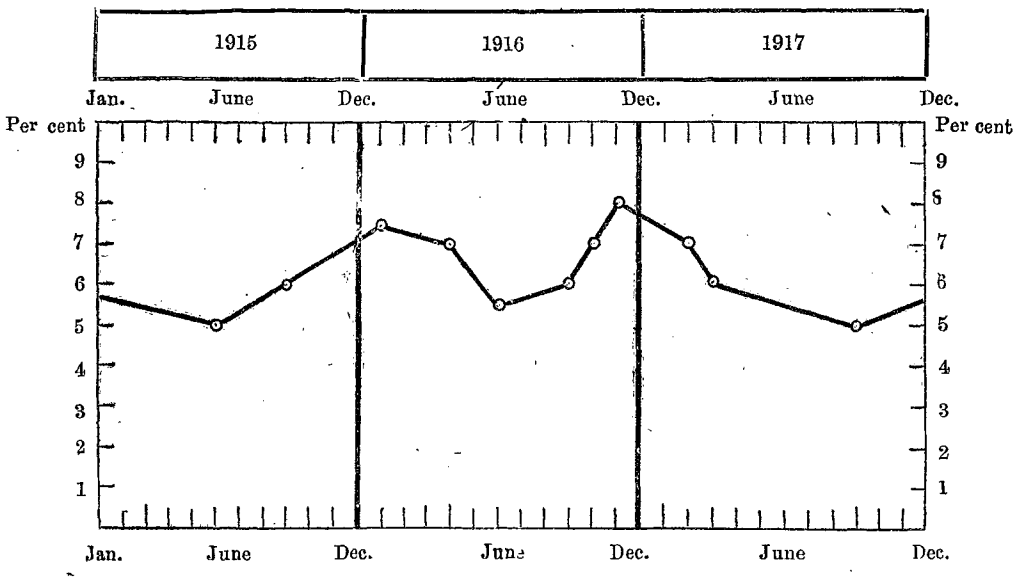
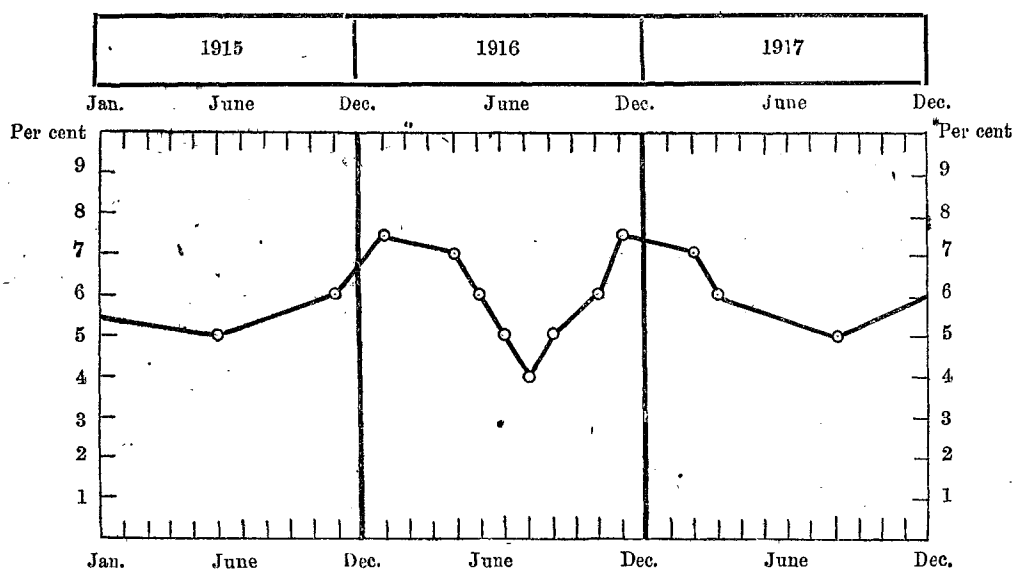
Presidency Bank Rates during the years 1915, 1916, and 1917.

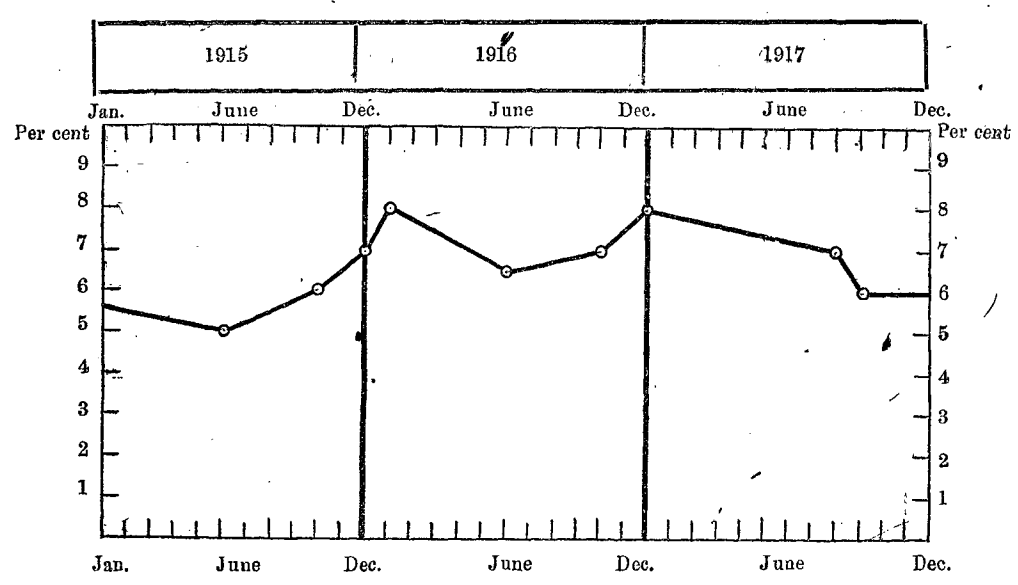
BANK OF BENGAL



BANK OF BOMBAY



BANK OF MADRAS



DEPARTMENT OF STATISTICS, INDIA

STATISTICAL TABLES

RELATING TO

BANKS IN INDIA

WITH A

MAP, INTRODUCTORY MEMORANDUM, AND BANKING DIRECTORY

OF THE BOMBAY BRANCH OF THE ROYAL ASIATIC SOCIETY

Published by order of the Governor-General in Council

CALCUTTA
SUPERINTENDENT GOVERNMENT PRINTING, INDIA
1919

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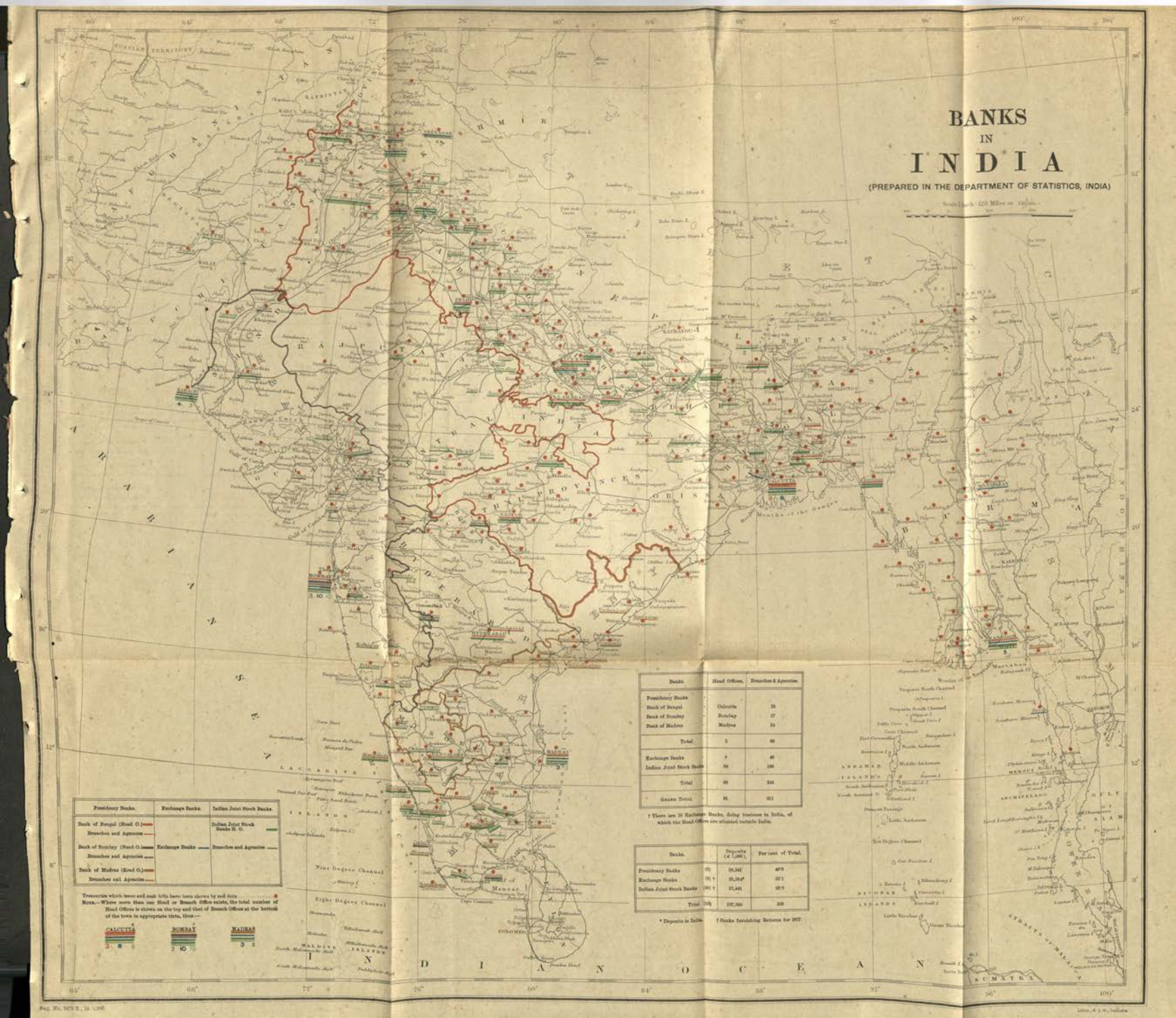
BANKS
IN
INDIA
(PREPARED IN THE DEPARTMENT OF STATISTICS, INDIA)
Scale 1 inch=120 Miles or 1 Million
Presidency Banks.
Exchange Banks.
Indian Joint Stock Banks.
Bank of Bengal (Head O.)
Branches and Agencies
Bank of Bombay (Head O.)
Branches and Agencies
Bank of Madras (Head O.)
Branches and Agencies
Exchange Banks
Indian Joint Stock Banks H. O.
Branches and Agencies
Treasuries which issue and cash bills have been shown by red dots
NOTE.—Where more than one Head or Branch Office exists, the total number of Head Offices is shown on the top and that of Branch Offices at the bottom of the town in appropriate tints, thus:—
CALCUTTA
3 8
BOMBAY
3 10
MADRAS
3 8
Banks.
Head Offices.
Branches & Agencies.
Presidency Banks
Bank of Bengal
Calcutta
25
Bank of Bombay
Bombay
17
Bank of Madras
Madras
24
Total
3
66
Exchange Banks
7
46
Indian Joint Stock Banks
88
199
Total
95
245
GRAND TOTAL
91
311
† There are 10 Exchange Banks, doing business in India, of which the Head Offices are situated outside India.
Banks.
Deposits (£ 1,000).
Per cent of Total.
Presidency Banks (3)
26,341
46·9
Exchange Banks (6) †
25,284*
32·1
Indian Joint Stock Banks (46) †
17,481
22·9
Total (55)
127,106
100
* Deposits in India.
† Banks furnishing Returns for 1917.
INDIAN OCEAN
BAY OF BENGAL
ARABIAN SEA
CEYLON
MALDIVE ISLANDS
LACCADIVE ISLANDS
ANDAMAN ISLANDS
NICOBAR ISLANDS
SUMATRA
STRAITS OF MALACCA
Nine Degree Channel
Eight Degrees Channel
Ten Degree Channel
Duncan Passage
Preparis South Channel
Preparis North Channel
Great Coco Channel
Little Coco Channel
Table Island
Barren I.
Narcondam I.
Middle Andaman
North Andaman
South Andaman
Rutland I.
Interview I.
Cinque Islands
Long I.
Havelock I.
Ritchie's Archipelago
Little Andaman
Cape Comorin
Adam's Bridge
Palk Strait
Pamban
Manaar I.
Point Calimere
Pondicherry
Karikal
Negapatam
Tranquebar
Porto Novo
Cuddalore
Pulicat L.
Sriharikota I.
Nellore
Ongole
Bapatla
Masulipatam
Kistna R.
Godavari R.
Coringa
Yanam
Cocanada
Vizagapatam
Chilka L.
Puri
Balasore
Hooghly R.
Saugor I.
Kidderpore
Diamond Harbour
Mouths of the Ganges
Sandheads
Eastern Channel
Middle Channel
Western Channel
Auckland Harbour
Port Blair
Aberdeen
Elphinstone
Macpherson
Haddo
Corbyn's Cove
Chatham I.
Viper I.
Ross I.
Kyd I.
Sir Hugh Rose Bank
Cinque Islands
Long I.
Havelock I.
Ritchie's Archipelago
Little Andaman
Cape Comorin
Adam's Bridge
Palk Strait
Pamban
Manaar I.
Point Calimere
Pondicherry
Karikal
Negapatam
Tranquebar
Porto Novo
Cuddalore
Pulicat L.
Sriharikota I.
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Bapatla
Masulipatam
Kistna R.
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Coringa
Yanam
Cocanada
Vizagapatam
Chilka L.
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Saugor I.
Kidderpore
Diamond Harbour
Mouths of the Ganges
Sandheads
Eastern Channel
Middle Channel
Western Channel
Auckland Harbour
Port Blair
Aberdeen
Elphinstone
Macpherson
Haddo
Corbyn's Cove
Chatham I.
Viper I.
Ross I.
Kyd I.
Sir Hugh Rose Bank

MEMORANDUM

INDIAN BANKS IN WAR TIME

This is the fourth issue of the volume containing the available statistics relating to Banking in India, which was started by this Department in 1915. In the preceding (the third) issue of the series published in December 1917, on the suggestion of several correspondents in Indian financial circles, the volume was considerably enlarged and clothed in a somewhat different garb from its predecessors. Many of the tables were made more comprehensive than before; a map was inserted to show the distribution of the banks with their branches and agencies; a list in the form of a directory was added to show, in each town, the banks and their branches; and an analysis of the balance sheets was, for the first time, attempted. In the present (the fourth) issue, the data have been brought up to date as far as information is available. One new table has been added; slight alterations have been made in one or two tables; and towns having Government treasuries have been marked on the map. The delay in the publication of this issue is due to my having been absent on short leave. The tables are perhaps of special interest as showing the effects of the war on Indian banks.

THE INDIAN BANKING SYSTEM

2. *The Presidency Banks.*—The immense power wielded by banking interests over trade development has only recently been realised. In India, although banking on western methods may be said to be still in its infancy, the statistics of the year under review show a very satisfactory progress. There are, first of all, the three Presidency Banks which enjoy the prestige of antiquity, and, one might also say, of official dignity derived from acting to a large extent as bankers to Government. These banks are strictly restricted by law, and absorb considerably more of the banking business than do the Indian Joint-Stock Banks. They are confined to a fixed territory in accordance with the Presidency Banks Act, XI of 1876, (Chapter I, Section 3). The Bank of Madras is limited to the Presidency of Fort St. George (Madras), the Bank of Bombay to the Presidency of Bombay, and the Bank of Bengal to the Presidency of Fort William, which means all the territories in British India other than the Presidencies of Fort St. George and Bombay (*i.e.*, Bengal, Bihar and Orissa, the United Provinces, the Punjab, Delhi, the Central Provinces, Burma, Assam, and the North-West Frontier Province). The Banks can, however, establish, with the previous consent of the Governor-General in Council, branches or agencies at places outside the Presidency in which the Bank is situate (section 42), *e.g.*, the Bank of Bombay has branches in Berar and in the Indore State, the Bank of Bengal in the Hyderabad State, and the Bank of Madras at Bangalore (Mysore).

3. *The Exchange Banks.*—Next in point of importance come the Exchange Banks which play an important part in the financing of Indian trade. These are all banks with their head offices out of India. Several of these banks were founded about sixty years ago. Of the ten* banks, five do a considerable portion of their business in India, *e.g.*, the Chartered Bank of India, Australia, and China, the National Bank, etc., while others are merely agencies of large banking concerns doing business all over Asia, *e.g.*, the Hongkong and Shanghai Banking Corporation, the International Banking Corporation, the Yokohama Specie Bank, etc. The business of these banks may be divided into (*a*) Exchange business and (*b*) ordinary banking business. In their *Exchange business* they finance the export and the import trade of India through their London offices, as explained in my last report. In their *ordinary banking business*, they have as competitors both the Presidency Banks and the Indian Joint-Stock Banks. They compete with these latter banks in raising deposits, whether on current account or as fixed deposits. Their deposits have increased

* Statistics of 9 Exchange Banks have been shown for 1917, those of the Russo-Asiatic Bank not being available.

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very considerably during the last few years (table 2). The Exchange Banks also compete with these banks in loans, overdrafts, and discounts. It will be seen from the table on page 3 that the Exchange Banks have 46 branches in India, as compared with 69 branches (including head offices) of the Presidency Banks and 88 head offices and 199 branches in the case of Indian Joint-Stock Banks. The summary table on page 10 shows that the Indian deposits of the Exchange Banks in 1917 amounted to £35,584,000, as against £50,341,000 of the Presidency Banks and £21,441,000 of the Indian Joint-Stock Banks. Inasmuch as the Exchange Banks are not under the obligation resting on the Presidency Banks of maintaining, even during the busy season, large cash balances, it may be said that their deposit position is rather better than a comparison of their figures with those of the Presidency Banks (£35 millions against £50 millions) or the percentages on page 5 would lead one to think. The Presidency Banks' deposits include the balances of the Exchange Banks. On the average of the five years ending 1917, the cash balances (in India) of the Exchange Banks on 31st December amounted, it may be noted, to 64 per cent of the total cash balances of the Presidency Banks.

4. *Indian Joint-Stock Banks.*—The third class of Banks comprise the Indian Joint-Stock Banks registered under the Indian Companies Act and have their head offices in India. These are chiefly scattered throughout the north-west of India, especially in the Punjab and the United Provinces. With the exception of the Allahabad Bank (established in 1865) and the Alliance Bank of Simla (established in 1874), most of these banks are of comparatively recent date or have recently been reconstructed. The tables in this volume deal with only those banks which have a minimum paid-up capital and reserve of one lakh. These banks are sub-divided into two classes, namely, (*a*) those with a paid-up capital and reserve of ₹5 lakhs and over, and (*b*) the more or less pigmy banks with a capital between one lakh and less than ₹5 lakhs. The bank failures of 1913 and subsequent years were confined to Indian Joint-Stock Banks, and the total paid-up capital of the banks that failed amounted to 51 per cent of the total paid-up capital of Indian Joint-Stock Banks shown in tables 3 and 7.

5. *Other Banks.*—In addition to these banks are the Post Office Savings Banks with over a million and a half depositors and over ₹16½ crores or £11 millions sterling on deposit. The deposits are treated as unfunded debt, and no reserve is, of course, kept against these deposits. The detailed statistics relating to these banks will be found in table 19 on page 30. There are also co-operative credit banks registered under the Co-operative Societies Act, which are not at present of much importance in the banking system, as the capital and reserves in 1916-17 were only ₹3 crores, and the deposits (including loans held by the banks) ₹9 crores.

There is another class of incorporated institutions which come within the Indian banking system. These are the Madras *Nidhis.* Winslow defines a '*nidhi*' as a "treasure". According to Sir Frederick Nicholson the existing Madras 'Loan Funds' (*nidhis*) are simply English building societies, with certain developments, especially in the matter of pawn broking, evolved by the facts and requirements of Indian society. Generally speaking, the distinguishing feature of all *nidhis* is that they receive monthly subscriptions from the shareholders for the period specified in their articles, on the expiry of which the amount so subscribed is returned together with interest known as the "guaranteed interest." The points of difference between a *nidhi* and a building society are: (*a*) in a *nidhi*, as in the case of a joint-stock bank, the power to receive deposits or loans at interest is not restricted, but in a building society there is restriction; (*b*) in a *nidhi* loans are advanced to members as well as to non-members, but in a building society, to members only, (*c*) in a *nidhi* loans are advanced on the security of Government promissory notes, jewels, gold and silver bullion, but in a building society only on the security of freehold, copyhold, or leasehold estate. The main point of difference between a *nidhi* and a co-operative society, registered under the Co-operative Societies Act, is that a *nidhi* has transactions with non-members which are not admissible in a co-operative society. There are two classes of *nidhis*, namely, (1) Terminating nidhis and (2) Permanent nidhis. *Terminating nidhis* are companies which

are wound up by efflux of time. The shares are paid up by a regular monthly subscription, and the society terminates on the expiry of the period for which it was founded, when the amounts subscribed are returned to the shareholders together with the guaranteed interest. In the case of *Permanent nidhis* also the shares are paid up by monthly subscriptions, and on the expiry of the period specified in the articles the subscriptions are returned together with the guaranteed interest. There is, however, no limit to the period for which the fund is to work, and it is the shares, and not the fund, which are wound up as each share matures, so that there is a continual flow of shareholders. On the 1st April 1917, 75 *nidhis* of both classes were working in the Madras Presidency. Complete statistics for these are not available.

There are many incorporated loan companies as well as private and unincorporated bankers or money-lenders. Statistics for these are also not available.

6. The business of banks in India is confined to two of the three chief functions of banks, namely, (1) lending or discounting and (2) holding deposits. The third function of banks—the issuing of bank notes—was withdrawn in 1862 when Government withdrew from banks the right to issue notes.

It will be interesting to compare here the position of British Banks with that of Indian Banks at the end of 1917 and of the pre-war year (1913). The following statement shows the deposits and cash balances of 59 British Banks (including the Bank of England) and of 55 Indian Banks (3 Presidency, 9 Exchange, and 43 Indian Joint-Stock Banks) :—

	Deposits and current accounts			Cash in hand, at bankers, etc.		
	1913	1917	Increase per cent	1913	1917	Increase per cent
	£(1,000)	£(1,000)		£(1,000)	£(1,000)	
British Banks	1,104,330	1,872,012	70	328,560	586,076	78
Indian Banks	65,007	107,366	65	17,007	50,256	195

It will be seen that, while the proportionate increase in deposits is practically the same, the increase in cash in the Indian Banks is remarkably large.*

7. It is unnecessary to cover all the details set out in the statistical tables appended to this note. To do so would involve a mass of arithmetical calculations that will bewilder the enquirer and distract one from the broad facts that emerge from these tables. In the first place, it is customary to measure the strength of a banking system and also the size of banks themselves by (*a*) the number of branches and (*b*) the amount of deposits or the liabilities. The deposits and the liabilities of the banks will be dealt with below.

First with regard to Branch Banks. In regard to branches the position is summarised in the following table :—

Banks and Branches in 1917.

Banks	Head offices	Branches and agencies
(1) Presidency Banks—		
Bank of Bengal	Calcutta	25
,, Bombay	Bombay	17
,, Madras	Madras	24‡
Total .	3	66
(2) Exchange Banks	†	46
(3) Indian Joint-Stock Banks . . .	88	199
Grand Total .	91	311

* For the reasons for this expansion *vide* paragraph 17, page 10.

† There are 10 Exchange Banks, of which the head offices are situated out of India.

‡ Excludes the branch of the Bank in Colombo.

There are 91 head offices and 311 branches. The number of towns in which banks and their branches are situated is 165, or 22 per cent of the total number of towns in India having each a population of 10,000 and over according to the Census of 1911. There are 75 towns with a population of 50,000 and over. In 59 or 78 per cent of these towns there are banks. The map illustrates the "irrigation" of banking, *i.e.*, the distribution of the branches of the Presidency, the Exchange, and the Indian Joint-Stock Banks. It will be seen from the map and the list * that the branches of the Exchange Banks are located in Calcutta, Bombay, Madras, Karachi, Rangoon, Tuticorin, Cochin, Chittagong, Delhi, Cawnpore, Howrah, Amritsar, Lahore, Rawalpindi, Murree, Srinagar, Tavoy, and Mandalay. The Indian Joint-Stock Banks do business chiefly in the Punjab and the United Provinces. There are few Indian joint-stock banks in the rest of India, except in the southern parts of Madras. No Indian joint-stock banks exist in Assam and in Burma, with the exception of Rangoon. In Indian States these banks are, with a few exceptions (*viz.*, in Baroda, Bhopal, Gwalior, Mysore, Hyderabad, Patiala, and Kashmir), non-existent.

8. *Presidency Banks.*—Table 1 shows that at the end of 1917 the paid-up capital of the three Presidency Banks was the same as in the pre-war year 1913. The reserve and rest in the same period decreased, while deposits and cash balances substantially increased. Total capital and reserves decreased from ₹7,48 lakhs to ₹7,43 lakhs or by 1 per cent; private deposits increased from ₹36,48 lakhs to ₹67,80 lakhs or by 86 per cent; and cash balances from ₹15,38 lakhs to ₹33,77 lakhs or by 120 per cent. Detailed returns for each of the three Presidency Banks will be found in tables 10, 11 and 12. The following table shows from the pre-war year the public and private deposits and the cash balances of the Bank of Bengal, the Bank of Bombay, and the Bank of Madras :—

31st December	BANK OF BENGAL			BANK OF BOMBAY			BANK OF MADRAS		
	Deposits		Cash Balances	Deposits		Cash Balances	Deposits		Cash Balances
	Government (Public)	Private		Government (Public)	Private		Government (Public)	Private	
	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)
1913 (pre-war year) .	3,01	18,25	8,41	2,01	10,18	4,78	87	8,06	2,19
1914 . . .	2,87	21,61	11,70	1,83	10,82	6,47	91	7,62	2,67
1915 . . .	2,65	19,79	7,85	1,36	10,79	4,24	87	8,03	2,56
1916 . . .	2,74	21,44	7,73	1,42	13,67	6,68	1,04	9,60	2,87
1917 . . .	4,48	29,41	14,82	2,35	28,18	13,99	88	10,20	4,96

As compared with the pre-war year, private deposits increased by 176 per cent in the case of the Bank of Bombay, 61 per cent in the case of the Bank of Bengal, and 27 per cent in the case of the Bank of Madras. Cash balances showed an increase of 193 per cent in the case of the Bank of Bombay, 126 per cent in the case of the Bank of Madras, and 76 per cent in the case of the Bank of Bengal. In the year under review, the deposits and cash balances in all the three banks were the highest on record.

In 1917 the deposits of the Presidency Banks were ₹75,51 lakhs or £50 millions as compared with ₹53,38 lakhs or £36 millions in the case of nine Exchange Banks†, and ₹32,16 lakhs or £21 millions in the case of forty-three Indian Joint-Stock Banks. In 1917, therefore, the ratio per cent of the total deposits of the three classes of banks was 47, 33, and 20, respectively. To some extent, it should be noted, the Presidency Banks are bankers' banks. A portion, therefore, of the balances of Exchange Banks on deposit with the Presidency Banks is looked on as cash by the depositing banks. On the average of the five years ending 1917, the cash balances held in India by Exchange Banks (in their own branches and with the Presidency Banks) amounted, as stated above, to 64 per cent of the total cash balances of the Presidency Banks. The proportion of Government deposits to the capital, reserve, and Government and private deposits in the three Presidency Banks at the end of 1914,

* Appendix I.

† Excluding the Russo-Asiatic Bank, information not being available.

1915, 1916, and 1917, as compared with the proportion at the end of the pre-war year, was as follows:—

31st December	Capital	Reserves	Government Deposits	Other Deposits	Proportion per cent of Government deposits (column 3) to	
					Total of columns 1 to 4	Column 4
	1	2	3	4	5	6
	R(1,000)	R(1,000)	R(1,000)	R(1,000)	per cent	per cent
1913 (pre-war year)	3,75,00	3,73,07	5,88,66	36,48,50	11·8	16·1
1914	3,75,00	3,89,17	5,61,52	40,04,08	10·5	14·0
1915	3,75,00	3,72,50	4,88,67	38,61,19	9·6	12·7
1916	3,75,00	3,60,99	5,20,58	44,70,87	9·1	11·6
1917	3,75,00	3,67,52	7,71,28	67,79,91	9·3	11·4

9. *Exchange Banks.*—The aggregate paid-up capital and reserves of the nine Exchange Banks amounted to £33 millions, while the deposits in India were £36 millions, and cash balances in India £22 millions. As compared with the pre-war year, the capital and reserves of these banks decreased by 14 per cent but their deposits and cash balances increased by 72 per cent and 474 per cent, respectively, as will be seen from the following table:—

	Capital and reserves §	Deposits in India	Cash balances in India
	£(1,000)	£(1,000)	£(1,000)
1913 (pre-war year)	37,825	20,690	3,922
1914	36,972	20,098	5,596
1915	36,793	22,364	5,068
1916†	37,931	25,359	6,760
1917‡	32,682	35,584	22,496*

In table 6 the returns of Exchange Banks have been classified into two groups, namely, (1) banks doing a considerable portion of their business in India, and (2) banks which are agencies of large banking corporations doing business all over Asia. It will be seen that the deposits *in India* of the first group were in 1917 nearly four times those of the second group. The Delhi and London Bank was amalgamated in 1916 with the Alliance Bank of Simla, Limited. The Deutsche Asiatische Bank went into liquidation after the outbreak of war, and is excluded from the returns for 1914 onwards.

10. *Indian Joint-Stock Banks.*—Indian Joint-Stock Banks are dealt with in tables 3, 7, and 17. There are 88 Indian Joint-Stock Banks with 199 branches. Returns have been received from 43 such banks with 192 branches. The aggregate capital and reserves of these 43 banks amounted to R5,21 lakhs, the deposits to R32,16 lakhs, and cash balances to R7,85 lakhs. The banks, as already noted, are divided into (*a*) banks with a capital of R5 lakhs and above, and (*b*) banks with a capital between one lakh and less than R5 lakhs. The figures in 1917 were:—

	Class I (18 banks) R(lakhs)	Class II (25 banks) R(lakhs)
Capital and Reserves	4,67	54
Deposits	31,17	99
Cash balances	7,65	20

* Converted into sterling at R15 to £
† Excluding the Delhi and London Bank, which was amalgamated with the Alliance Bank of Simla, Ltd.
‡ Excluding the Russo-Asiatic Bank, information not being available.
§ Including rest.

As compared * with the pre-war year, the capital and reserves of banks in group I increased by 28 per cent, the deposits by 38 per cent, and the cash balances by 91 per cent, as shown below :—

	Capital and reserves ₹(lakhs)	Deposits ₹(lakhs)	Cash balances ₹(lakhs)
1913	3,64	22,59	4,00
1914	3,93	17,11	3,53
1915	4,38	17,87	3,99
1916	4,61	24,71	6,03
1917	4,67	31,17	7,65

Banks in group II, it may be noted, increased their capital and reserves by 8 per cent, but their deposits and cash balances decreased by 34 per cent and 18 per cent, respectively.

11. *Proportion per cent of cash to liabilities on deposits.*—As will be seen from table 5, cash balances at the end of 1917 were 45 per cent of the liabilities on deposits in the case of the Presidency Banks, 40 per cent in the case of Exchange Banks doing a considerable portion of their business in India, and 160 per cent in the case of those Banks doing business all over Asia. The percentage for Indian Joint-Stock Banks is 25 in the case of banks with capital and reserve over ₹5 lakhs, and 21 in the case of banks with capital and reserve between one lakh and less than ₹5 lakhs. It will be noticed that in December, 1914, four months after the outbreak of war, the cash balances were above normal, and the percentage held by Indian Joint-Stock Banks was higher than in pre-war years. Since the bank failures of 1913, the increase in the proportion per cent of cash to liabilities on deposits in banks (except in the Presidency Banks where the proportion is almost the same) is especially noticeable. The fluctuations in the proportion per cent of cash to liabilities on deposits illustrate how the requirements for safety of the different classes of banks must always vary, just as do the requirements of the same class of banks at different times.

12. *Bank amalgamations.*—The Alliance Bank of Simla Limited has absorbed the Punjab Banking Company, the Delhi and London Bank, and the Bank of Rangoon, and has also taken over a portion of the premises and business of the Bank of Upper India. The following figures show the position of this Bank in June 1918 as compared with June 1915 :—

	June 1915 ₹(1,000).	June 1918 ₹(1,000).
Capital	30,00	86,82
Deposits	5,76,58	12,29,57
Net profit	4,93	8,71

13. *Banking in 1917, as compared with the pre-war year (1913) :*—The statements below give an analysis of the liabilities and assets of the three classes of banks as far as balance sheets are available. In the balance sheets, set out below, of the Exchange Banks, the figures for those banks which do a considerable portion of their business in India have been shown separately from the totals for the nine Exchange Banks dealt with. In both cases the figures below represent the Banks' total business in and outside India. The table for Indian Joint-Stock Banks deals with 12 principal banks for which data for all the five years are available. These 12 banks represent about 71 per cent of the total capital and reserves of all the Indian Joint-Stock Banks dealt with in this volume.

The statistics for 1917 show, when compared with those of the pre-war year, a total addition of ₹32,94,80,000 or 65 per cent on both sides of the balance sheet in the case of the Presidency Banks, of £117,021,000 or 50 per cent in the case of all Exchange Banks, and of £39,982,000 or 63 per cent in the case of the Exchange Banks doing a considerable portion of their business in India.

* The comparison is between the figures as reported in each year and does not refer to the same number of banks (*vide* Table 3, page 16).

The principal Indian Joint-Stock Banks, twelve in number, show an increase of ₹10,84,84,000 or 48 per cent.

(*a*) *Presidency Banks.*

Year.	Liabilities.						
	Capital and reserves.	Percentage of liabilities.	Deposits, etc.	Percentage of liabilities.	Other items.	Percentage of liabilities.	Total liabilities.
	₹ (1,000)		₹ (1,000)		₹ (1,000)		₹ (1,000)
1913 (pre-war year)	7,45,00	14·7	42,38,37	83·7	80,26	1·6	50,63,63
1914	7,61,00	14·3	45,79,50	84·3	66,87	1·4	54,07,37
1915	7,44,00	14·4	43,49,85	84·0	84,53	1·6	51,78,38
1916	7,33,00	12·6	49,91,45	86·1	75,18	1·3	57,99,63
1917	7,38,50	8·8	75,51,19	90·4	68,74	0·8	83,58,43

Year.	Assets.								
	Cash in hand, at branches, etc. and bullion.	Percentage of assets.	Investments.	Percentage of assets.	Bills discounted and purchased, loans, etc.	Percentage of assets.	Other items.	Percentage of assets.	Total assets.
	₹ (1,000)		₹ (1,000)		₹ (1,000)		₹ (1,000)		₹ (1,000)
1913 (pre-war year)	16,01,98	31·6	6,67,56	13·2	27,45,94	54·2	48,15	1·0	50,63,63
1914	21,56,38	39·9	9,57,75	17·7	22,33,46	41·3	59,78	1·1	54,07,37
1915	15,23,69	29·4	12,54,64	24·2	23,18,92	45·0	81,13	1·4	51,78,38
1916	18,45,37	31·8	12,44,64	21·4	26,30,35	45·4	79,27	1·4	57,99,63
1917	35,09,56	42·0	16,13,48	19·3	31,65,26	37·9	70,13	0·8	83,58,43

From this table it will be seen that as compared with the pre-war year the percentages of capital and reserves and of bills discounted and purchased, loans, etc., show a decrease. Deposits, cash, and investments have increased. The investments both in actual amount and as a percentage of assets show a very noticeable increase. The decrease in trade advances was due to the fact that deposits were utilised to a greater extent in war loans.

(*b*) *Exchange Banks.*

Year.	LIABILITIES.													
	Number of banks.	Capital and reserves.	Percentage of liabilities.	Notes in circulation (outside India).	Percentage of liabilities.	Acceptances, loans, etc.	Percentage of liabilities.	Miscellaneous credits.	Percentage of liabilities.	Deposits and current accounts.	Percentage of liabilities.	Profits.	Percentage of liabilities.	Total liabilities.
		£ (1,000)		£ (1,000)		£ (1,000)		£ (1,000)		£ (1,000)		£ (1,000)		£ (1,000)
1913 (pre-war year).	9	27,189	11·7	3,950	1·7	45,768	19·7	1,672	·7	151,944	65·2	2,453	1·0	232,976
1914	9	27,865	13·0	4,363	2·0	39,209	18·2	1,077	·5	140,716	65·3	2,224	1·0	215,554
1915	9	27,938	13·0	4,087	2·0	27,262	12·7	717	·3	151,866	70·9	2,356	1·1	214,226
1916	9	28,273	10·7	5,754	2·2	47,120	17·7	1,073	·4	180,746	68·0	2,706	1·0	265,672
1917	9	29,901	8·5	5,828	1·7	55,018	15·7	4,229	1·2	251,694	71·9	3,327	1·0	349,997
Exchange Banks doing a considerable portion of their business in India.														
1913 (pre-war year).	5	6,912	10·9	914	1·4	10,650	16·9	610	1·0	43,416	68·7	718	1·1	63,220
1914	5	7,346	11·7	1,044	1·6	7,487	11·9	330	·5	45,885	73·3	799	1·3	62,891
1915	5	7,472	10·0	1,085	1·5	7,764	10·4	...	...	57,101	77·0	820	1·1	74,243
1916	5	7,547	8·5	1,123	1·2	11,149	12·7	...	...	67,206	76·5	879	1·1	88,004
1917	5	7,763	7·5	1,053	1·0	7,525	7·3	1,314	1·3	84,510	81·9	1,037	1·0	103,202

(*b*) *Exchange Banks*—contd.

Year	ASSETS. Number of banks.	Cash in hand, at bankers, etc.	Percentage of assets.	Investments, etc.	Percentage of assets.	Bills of exchange, etc.	Percentage of assets.	Bills discounted, etc.	Percentage of assets.	Buildings and sundries, etc.	Percentage of assets.	Total assets.
		£(1,000)		£(1,000)		£(1,000)		£(1,000)		£(1,000)		£(1,000)
1913 (pre-war year)	9	27,295	0·7	13,058	5·6	92,469	39·7	72,886	31·3	27,268	11·7	232,976
1914 .	9	44,939	·9	15,499	7·2	63,402	29·4	69,473	32·2	22,241	10·3	215,554
1915 .	9	42,371	19·8	18,430	8·6	75,519	35·2	65,887	30·8	12,019	5·6	214,226
1916 .	9	45,992	17·3	16,587	6·2	107,536	40·5	80,806	30·4	14,751	5·6	265,672
1917 .	9	75,854	21·7	17,716	5·1	163,978	46·8	80,453	23·0	11,996	3·4	349,997
Exchange Banks doing a considerable portion of their business in India.												
1913 (pre-war year)	5	10,625	16·8	4,343	6·9	16,553	26·2	26,692	42·2	5,001	7·9	63,220
1914 .	5	14,491	23·3	6,881	10·9	15,677	24·8	21,651	34·4	4,191	6·6	62,891
1915 .	5	15,877	21·3	10,366	14·0	20,652	27·8	23,544	31·8	3,803	5·1	74,242
1916 .	5	19,682	22·4	9,057	10·2	27,039	30·7	28,225	32·1	4,001	4·6	88,004
1917 .	5	27,939	27·0	10,290	10·0	33,374	32·3	26,679	25·9	4,920	4·8	103,202

This table shows that since the outbreak of war there had been an important growth in the deposits and current accounts, the increase in the case of those banks doing a considerable portion of their business in India being much greater than in the case of Exchange Banks as a whole. Cash, investments, bills of exchange, etc., also show interesting increases. The capital and reserves, at a time when bankers are called upon to write down the value of their investments in consequence of the continued depreciation in their market value, have increased, although the percentage of capital and reserves has decreased, the difference in percentage in the case of the banks doing business chiefly in India being 3·4 as compared with the pre-war year. Profits also have considerably increased in amount, although the percentage is practically the same.

(*c*) *Indian Joint-Stock Banks.*

Year	LIABILITIES. Number of banks	Capital and reserves	Percentage of liabilities	Deposits, etc.	Percentage of liabilities	Sundry liabilities *	Percentage of liabilities	Profits	Percentage of liabilities	Total liabilities
		₹ (1,000)		₹ (1,000)		₹ (1,000)		₹ (1,000)		₹(1,000)
1913 (pre-war year).	14	2,67,83	11·8	19,33,94	85·5	49,41	2·2	12,15	0·5	22,63,33
1914 . .	14	3,05,93	14·8	16,97,84	82·0	56,18	2·7	9,86	0·5	20,69,81
1915 . .	14	3,11,33	14·8	17,48,64	82·8	42,15	1·9	9,73	0·5	21,11,85
1916 . .	13†	3,01,04	12·0	21,30,63	85·0	51,88	2·1	23,03	0·9	25,06,58
1917 . .	12§	3,70,74	11·1	28,89,40	86·3	64,95	1·9	23·08	0·7	33,48,17

Year	ASSETS. Number of banks	Cash in hand, at bankers, etc.	Percentage of assets	Investments, etc.	Percentage of assets	Bills discounted, etc.	Percentage of assets.	Bank premises sundries, etc.	Percentage of assets	Total assets
		₹ (1,000)		₹ (1,000)		₹ (1,000)		₹ (1,000)		₹ (1,000)
1913 (pre-war year).	14	3,75,54	16·6	3,18,61	14·1	15,20,97	67·2	48,21	2·1	22,63,33
1914 . .	14	2,99,70	14·5	2,75,00	13·3	14,04,52	67·8	90,59	4·4	20,69,81
1915 . .	14	3,85,77	18·3	3,38,65	16·0	13,30,08	63·0	57,35	2·7	21,11,85
1916 . .	13†	5,28,15	21·1	3,94,93	15·8	15,17,25	60·5	66,25	2·6	25,06,58
1917 . .	12§	7,14,78	21·3	4,88,69	14·6	20,26,24	60·5	1,18,46	3·6	33,48,17

* Including contingency funds.
† One of the banks (the Punjab Banking Co.) was amalgamated with the Alliance Bank of Simla, Ltd. in 1916
§ One of the banks (the Standard Bank) went into liquidation in 1917.

The main features of the working of these banks in 1917, as compared with the pre-war year, are the increased deposits, cash balances, investments and bills discounted. Profits also show a fresh record, as in the case of Exchange Banks.

14. *Capital and reserves.*—The following table shows the capital and reserves of banks doing business in India in 1917. The Exchange Banks have agencies outside India, and the whole of the capital and reserves of these banks cannot strictly be said to be the capital and reserves of Indian banks. It is, however, not possible to estimate what share of such capital and reserves should be assigned to the Indian branch of their business.

	Capital. ₹(1,000)	Reserves. ₹(1,000)	Total. ₹(1,000)
Presidency Banks (3) . .	3,75,00	3,67,52	7,42,52
Exchange Banks (9) . .	27,57,60	21,44,70	49,02,30
Major Indian Joint-Stock Banks (18) .	3,03,70	1,62,99	4,66,69
Other „ „ „ „ (25) .	44,16	10,24	54,40
Total (55) .	34,80,46	26,85,45	61,65,91

It will be seen that the capital and reserves of fifty-five banks amounted to ₹61,66 lakhs or £41 millions. The capital and reserves of fifty-nine English banks (including the Bank of England) in 1917 amounted to £132 millions and those of six leading banks of Germany amounted to 2,163 million marks (£106 millions). The capital and reserves of Indian Banks are thus ₹1 14 annas* (2*s.* 6*d.*) per head of population, as against ₹44 (£3) in the United Kingdom and ₹25 (£1-13*s.*) in Germany.

15. The principal items in the balance sheets of the Presidency Banks, the five Exchange Banks, *i.e.*, those Exchange Banks doing a considerable portion of their business in India, and twelve Indian Joint-Stock Banks may now be set out below. Comparison is made between the year under review (1917) and the pre-war year (1913).

16. *Deposits.*—All three classes of banks contributed to the advance (shown below) in deposits and current accounts, due, so far as India is concerned, to the large profits of firms and mills, especially of jute mills. The deposits and current accounts are the real test of banks.

Deposit and Current Accounts.

	1913 (pre-war year)	Per cent of liabilities	1917.	Per cent of liabilities	Increase+ Decrease—	Increase+ or Decrease— per cent
Presidency Banks ₹(1,000).	42,38,37	83·7	75,51,19	90·4	+33,12,82	+78·2
Indian Joint-Stock Banks (12) ₹(1,000).	19,33,94	85·5	28,89,40	86·3	+9,55,46	+49·4
Exchange Banks (5) £(1,000).	43,416	68·7	84,510	81·9	+41,094	+94·6
Exchange Banks (5) =₹(1,000).	65,12,40		1,26,76,50		61,64,10	
Total .	1,26,84,71	75·5	2,31,17,09	85·0	+1,04,32,38	+82·2

The deposits in the Presidency Banks have increased by ₹33,13 lakhs or 78 per cent ; those in the Indian Joint-Stock Banks by ₹9,55 lakhs or 49 per cent ; and those in the Exchange Banks by as much as £41,000,000 or by 95 per cent. The deposits of these Exchange Banks in India rose from ₹23,65 lakhs to ₹43,19 lakhs or 83 per cent.

* In this calculation the total capital and reserves of the Exchange Banks have been taken into account as the Indian portion of their capital and reserves cannot be estimated.

Total deposits in India.—The total deposits in all the banks furnishing returns for 1917, as compared with those in the pre-war year 1913, increased from ₹97,51,04,000 (£65,007,000) to ₹161,04,93,000 (£107,360,000). In the United Kingdom the deposits in the same period increased from £1,104 millions to £1,872 millions. In other words, the increase in the former case was 65 per cent, and in the latter case 70 per cent. The deposits in banks in India are as follows :—

Year.	Presidency Banks and Branches	Exchange Banks (Deposits in India only)	Indian Joint-Stock Banks	Total
	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
Thirty years ago (1887) . .	11,39,21	4,66,41	1,45,44	17,51,06
Twenty years ago (1897) . .	12,93,57	9,08,94	6,81,49	28,89,00
Ten years ago (1907) . .	31,47,04	19,17,01	14,00,29	64,64,34
1908	31,87,32	19,51,52	16,26,09	67,64,93
1909	35,84,79	20,27,42	20,49,10	76,61,31
1910	36,58,01	24,79,17	25,65,85	87,03,03
1911	38,58,29	28,16,90	25,29,11	92,04,30
1912	40,11,48	29,53,62	27,25,98	96,91,08
1913	42,37,16	31,03,54	24,10,34	97,51,04
1914	45,65,60	30,14,76	18,37,12	94,17,48
1915	43,49,86	33,54,56	18,78,64	95,83,06
1916	49,91,45	38,03,88	25,72,28	1,13,67,61
1917	75,51,19	53,37,53	32,16,21	1,61,04,93

17. *Cash balances.*—The increased liability in the shape of deposits has been accompanied by a further rise in quick assets. This conservative policy is no doubt due to the experience which the outbreak of war brought to bear on banks, an experience which was, with that resulting from the bank failures of 1913-17, not without benefit to our banking system.

Cash in hand, at branches, bankers, etc.

——	1913 (pre-war year)	per cent of assets	1917.	per cent of assets	Increase + Decrease—	Increase + or Decrease— per cent
Presidency Banks . (₹1,000).	16,01,98	31·6	35,09,56	42·0	+19,07,58	+119·0
Indian Joint-Stock Banks (12) (₹1,000).	3,75,54	16·6	7,14,78	21·3	+3,39,24	+90·3
Exchange Banks (5) £(1,000)	10,625	16·8	27,939	27·0	+17,314	+163·0
=₹ (1,000) .	15,93,75		41,90,85		+25,97,10	
Total . . .	35,71,27	21·2	84,15,19	31·0	+48,43,92	+135·6

The increase in cash in 1917 was ₹19 crores or 119 per cent in the case of the Presidency Banks, ₹3⅓ crores or over 90 per cent in the case of the Indian Joint Stock Banks, and £17 millions or 163 per cent in the case of Exchange Banks. The Controller of Currency in his report for 1917-18 says :—"An important factor in the increase in the cash balances of the Presidency Banks was the accretion to the resources of the Exchange Banks. Various causes, some common to all Banks, others more peculiar to the Exchange Banks, account for the addition to the large balances of these Banks. The substantial profits which have been made by most Indian industries in the opportunities created by the war have naturally been reflected in the increased local deposits of the Exchange Banks as in the deposits of the other Banks ; but the most important immediate factor in the increase to the resources of the Exchange Banks is to be sought in the large imports of gold between the months of July to November."

18. *Investments.*—A remarkable increase in the investments of the Presidency and Exchange Banks took place in 1917 as compared with the pre-war year. The investments of the Presidency Banks increased by almost ₹9½ crores or 142 per cent, while those of the Exchange Banks which do a consi-

derable portion of their business in India more than doubled. The Indian Joint Stock Banks show an increase of over ₹1,70 lakhs or 53 per cent, as will be seen from the summary table below :—

Investments.

—	1913 (pre-war year)	per cent of assets	1917	per cent of assets	Increase+ or Decrease—	Increase+ or Decrease— per cent
Presidency Banks . . ₹(1,000)	6,67,56	13·2	16,13,48	19·3	+9,45,92	+141·7
Indian Joint-Stock Banks (12) ₹(1,000)	3,18,61	14·1	4,88,69	14·6	+1,70,08	+53·4
Exchange Banks (5) £(1,000)	4,343	6·9	10,290	10·0	+5,947	+136·9
=₹(1,000)	6,51,45		15,43,50		+8,92,05	
Total . .	16,37,62	9·7	36,45,67	13·4	+20,08,05	+122·6

It may safely be concluded that the increase in investments is due, in no small measure, to the large subscriptions to Government issues of all kinds since the outbreak of war.

19. *Discounts and advances.*—In the discounts and advances of the Presidency and the Indian Joint-Stock Banks there was a considerable increase but the discounts and advances of the five Exchange Banks were practically the same as in the pre-war year.

Discounts and Advances.

—	1913 (pre-war year)	per cent of assets	1917	per cent of assets	Increase+ or Decrease—	Increase+ or Decrease— per cent
Presidency Banks . . ₹(1,000)	27,45,94	54·2	31,65,26	37·9	+4,19,32	+15·3
Indian Joint-Stock Banks (12) . . . . ₹(1,000)	15,20,97	67·2	20,26,24	60·5	+5,05,27	+33·2
Exchange Banks (5) £(1,000)	26,692	42·2	26,679	25·9	—13	—·05
=₹(1,000)	40,03,80		40,01,85		—195	
Total . .	82,70,71	49·2	91,93,35	33·8	+9,22,64	+11·2

20. *Bank dividends.*—Of the fifteen banks, the dividends of which are set out below, eleven declared higher dividends than in the previous year in spite of the necessity of writing down investments and of strengthening reserves. The remaining banks paid the same dividends as in the previous year.

Dividends of Banks.

Banks.	1912	1913 (pre-war year)	1914	1915	1916	1917	Yield at prices of share at end of December 1917.		
	per cent.	per cent.	per cent.	per cent.	per cent.	per cent.	per cent.		
							R.	*a.*	*p.*
Bank of Bengal	14	14	16	16	16	17	5	5	3
„ „ Bombay	14	14	14½	15	15	17½	5	9	9
„ „ Madras	12	12	12	12	12	12	4	15	4
Chartered Bank of India, Australia, and China	14	17	14	14	17	19	6	5	4
Eastern Bank	5	6	5	5	6	7	6	3	7
Hongkong and Shanghai Banking Corporation	34	34	36	36	38	42	6	9	0
Mercantile Bank of India . .	8	8	8	10	12	14	6	10	8
National Bank of India . .	14	16	16	16	16	20	5	12	4
Bank of Rangoon	4½	4½	5	5	5	*		*	
„ „ Baroda	7½	7½	7½	8	9	10	6	5	4
„ „ India	6	6	6	6½	8	10	6	7	11
„ „ Mysore	...	...	5	6	8	8	5	11	5
Allahabad Bank	18	18	18	18	18	18	5	15	4
Alliance Bank of Simla . . .	14	14	14	14	16	17	5	4	3
Central Bank of India . . .	6	3	...	4½	6½	7½	6	15	1
Punjab National Bank . . .	10½	11	11	10	10	10	5	8	11

* The Bank of Rangoon was amalgamated with the Alliance Bank of Simla, Ltd., in 1917.

21. *Bank rates.*—The Indian Bank rates are the rates charged for demand loans, *i.e.*, the rates charged day by day by the Presidency Banks for loans advanced on such security as Government paper, and these rates (which seldom differ among the three Presidency Banks by more than one per cent) afford an index for measuring the supply and demand of money. The published bank rate in India is not the same as the English Bank rate which is the official *minimum* rate at which the Bank of England will discount bills. The Indian Bank rates are influenced largely by the demand for money required to finance produce for export to foreign markets and for raw materials for the major Indian industries. Shroffs' money, on the other hand, finances largely the moving and the storing of crops required for local consumption and export. Loans taken from the banks go to a considerable extent to redeem advances originally made by the shroffs, and the shroffs' rates may be moderately easy when bank money is tight. The Bank rates of the Presidency Banks from 1870 to 1917 will be found in table 14.

The Presidency Bank rates during 1917 were at their maximum of 8 per cent in January in all the three Banks and then they continued to decrease. The fluctuations in the rate which were less frequent than in the previous year are given in table 15. The difference between the maximum and minimum rates in the last five years was as follows :—

	1913 (Pre-war year)	1914	1915	1916	1917
Bank of Bengal . .	5	4	1	3	3
Bank of Bombay . .	4	3	1	4	3
Bank of Madras . .	2	3	2	2	2

The maximum and minimum rates during the last five years were as follows :—

	1913 (Pre-war year)		1914		1915		1916		1917	
	Maximum	Minimum	Maximum	Minimum	Maximum	Minimum	Maximum	Minimum	Maximum	Minimum
	per cent	per cent	per cent	per cent	per cent	per cent	per cent	per cent	per cent	per cent
Bank of Bengal .	8	3	7	3	6	5	8	5	8	5
Bank of Bombay .	7	3	6	3	6	5	8	4	8	5
Bank of Madras .	7	5	7	4	7	5	8	6	8	6

22. *The Money Market in 1917.*—The conditions of the money market during 1917-18 are summed up by the Controller of Currency in his Annual Report as follows :—

" There was at no time any recurrence of that acute stringency which has been an almost regular feature of Indian money conditions at certain periods of an active trade year. On the contrary there were surprisingly few fluctuations in the discount rates of the three Presidency Banks, and such fluctuations as did occur were within very small margins. The Bank rates at Calcutta and Bombay were only twice altered in the twelve months and at no time exceeded six per cent. I can here only indicate very briefly some of the main causes to which perhaps are to be attributed these new features in Indian money conditions. As was explained in paragraph 26 of the Finance Member's speech introducing the Financial Statement for 1918-19, the policy of Government has throughout been to protect the market against any stringency by leaving with the Presidency Banks as long as possible the proceeds of its borrowings so that these could be made available to trade and commerce until they were actually required for Government disbursements. There was thus generally speaking no considerable withdrawal from the money market of funds to be locked up in the Reserve Treasuries ; and, on the other hand, the character of much of the Government's war expenditure was such that sums disbursed by it when it was necessary to draw for this purpose on the Government balances with the Presidency Banks, rapidly returned to the market. Further, while the market was thus protected against stringency, the sale of Treasury Bills of varying short maturities tended, through the opportunity thus offered for the employment of

sums temporarily not required for trade purposes, to prevent any temporary re-action in an opposite direction. Finally, the exigencies of war finance have brought about the existence of the closest and most cordial relations between the Government and the Presidency Banks ; and the resulting co-operation has, as would be expected, been reflected in more stabilised conditions in the money market.'

* * * * * *

" The year opened with a bank rate of 6 per cent in Calcutta and Bombay and 8 per cent in Madras. The conditions in Bombay in the first month of the year were such as always accompany the financing of the cotton crop and the Broach settlement, though a special additional factor was the withdrawal of money for investment in War Loan. With its large Government balance, however, the Bank of Bombay was able to render substantial help, and soon after the Broach settlement conditions became markedly easier. In Calcutta the demand for accommodation for the jute crop was far below normal. A low price, combined with ample funds of their own, enabled the jute mills to reduce their demand on the Bank of Bengal ; and on the 6th September the Bank of Bengal's rate was reduced to 5 per cent, the Bank of Bombay having already brought down its rate on the 23rd August to the same figure. Meanwhile the Bank of Madras had already reduced its rate to 7 per cent, and on the 3rd September further lowered it to 6 per cent. No change occurred in these rates until the first week of December when the Bank of Bombay's rate was raised to 6 per cent : the Bank of Bengal followed suit on the 3rd January, while shortly after the Bank of Madras raised its rate to 7. At these levels the Bank rates remained for the remaining months of the year, a steady demand being observable in Calcutta, while at Bombay with the approach of the Broach settlement in April 1918, and record and advancing prices being almost daily registered for cotton, the withdrawals from the Bank of Bombay were continuous and at times considerable."

23. *Clearing House returns.*—The returns of the cheques cleared from the Clearing Houses in the five chief ports during 1917 show a remarkable rise. The clearings in Bombay and Karachi reached a record figure. As compared with 1916, however, the clearings show a decrease in the case of Calcutta and Madras.

Cheques cleared from Clearing Houses

	Pre-war year (1913)	Last year (1916)	Year under review (1917)
	₹(lakhs)	₹(lakhs)	₹(lakhs)
Calcutta	3,33,02	4,80,17	4,71,93
Bombay	2,19,30	2,40,51	3,36,54
Madras	23,56	24,95	22,84
Karachi	12,49	15,03	20,27
Rangoon	61,98	48,53	49,66
Total	6,50,35	8,09,19	9,01,24*

There was, therefore, an increase in the total of 11 per cent, as against the previous year, and of 38 per cent, as against the pre-war year. The returns of the last eleven years are set out in table 20. These figures are of more than ordinary interest since they indicate the growth of transactions which result from the daily transfer throughout the year of a huge amount of credit from one party to another. It need hardly be said that behind each of these cheques is the right to demand legal tender from the bank on which it is drawn, and this means that prudent bankers have to make an allowance for cash demands involved in this creation of credit.

24. *Bank failures.*—In table 18 will be found a complete list of the unfortunate failures which have taken place since 1913. With few exceptions the failures were confined to the pigmy banks referred to above. From 42

* The total figure for 1918 is ₹13,95,91 lakhs, which exceeds the figure for 1917 by ₹4,94,67 lakhs.

in 1914 the number of failures in 1917 fell to 9, four of which were in the United Provinces.

Year	Number of banks liquidated	Capital		
		Authorised	Subscribed	Paid-up
		₹(1,000)	₹(1,000)	₹ (1,000)
1913 (two months)	12	2,74,00	1,64,56	35,13
1914	42	7,09,70	2,45,48	1,09,02
1915	11	56,50	7,80	4,51
1916	13	2,30,90	20,90	4,23
1917	9	76,50	35,75	25,26

The capital and deposits of each bank will be found in table 18. The paid-up capital of the banks which failed in 1917 amounted to ₹25,26,000, the subscribed capital ₹35,75,000, and the authorised capital ₹76,50,000.

25. *Miscellaneous Tables.*—Tables have been added to show imports and exports, the amount of Council Bills paid in India through Treasury, the Gold Standard Reserve, and Currency (table 25, the Balance of Trade), the absorption of rupees (table 23), the absorption of gold, both coin and bullion (table 24), Government cash balances in the Treasuries and with the Presidency Banks (table 21), silver purchases and silver coinage, gold and silver imports and exports (table 22), and the *per capita* deposits in the Presidency Banks (table 13). Appendices have been inserted to show (1) the Banks in the principal towns of India, (2) the Government Treasuries which issue and cash bills, and (3) the deposits of principal Banks of the world.

The Banking map illustrates at a glance the present position of banking in India. The red circles (unfortunately) refer not to branch banks but only to Government treasuries. If it be assumed for the moment that these are banks, the map of India under a development system of banking can then easily be imagined.

Finally, I should like to express my great appreciation of the assistance rendered by the Presidency Banks, the Exchange Banks, the Indian Joint Stock Banks, brokers and others in the preparation of this volume.

G. FINDLAY SHIRRAS,

Director of Statistics.

Calcutta, March 24, 1919.

BANKING STATISTICS

I

Summary Tables

No. 1.—CAPITAL, RESERVE, DEPOSITS, AND CASH BALANCES OF THE THREE PRESIDENCY BANKS ON 31st DECEMBER EACH YEAR

	Paid-up Capital	Reserve and Rest	Total	Deposits			Cash Balances
				Public	Private	Total	
	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
1870	3,36,25	25,57	3,61,82	5,43,05	6,39,61	11,82,66	9,96,87
1880	3,50,00	55,27	4,05,27	2,91,15	8,49,28	11,40,43	7,41,45
1890	3,50,00	97,54	4,47,54	3,59,25	14,76,35	18,35,60	12,96,75
1900	3,60,00	1,99,61	5,59,61	2,80,53	12,88,27	15,68,80	5,04,49
1905	3,60,00	2,63,37	6,23,37	3,11,91	22,26,37	25,38,28	8,23,01
1906	3,60,00	2,79,89	6,39,89	3,07,85	27,45,08	30,52,93	10,95,07
1907	3,60,00	2,94,93	6,54,83	3,35,78	28,11,26	31,47,04	9,47,51
1908	3,60,00	3,09,22	6,69,22	3,25,79	28,61,53	31,87,32	10,38,72
1909	3,60,00	3,18,22	6,78,22	3,19,76	32,65,03	35,84,79	11,65,56
1910	3,60,00	3,31,03	6,91,03	4,23,63	32,34,38	36,58,01	11,35,12
1911	3,60,00	3,40,39	7,00,39	4,38,30	34,19,99	38,58,29	13,58,20
1912	3,75,00	3,63,61	7,38,61	4,27,01	35,84,47	40,11,48	11,77,38
1913	3,75,00	3,73,07	7,48,07	5,88,66	36,48,50	42,37,16	15,37,75
1914	3,75,00	3,89,17	7,64,17	5,61,52	40,04,08	45,65,60	20,83,92
1915	3,75,00	3,72,50	7,47,50	4,88,67	38,61,19	43,49,86	14,65,24
1916	3,75,00	3,60,99	7,35,99	5,20,58	44,70,87	49,91,45	17,27,25
1917	3,75,00	3,67,52	7,42,52	7,71,28	67,79,91	75,51,19	33,77,31
1918	3,75,00	3,44,58	7,19,58	8,64,29	51,54,26	60,18,55	17,07,62

No. 2.—CAPITAL, RESERVE, DEPOSITS, AND CASH BALANCES OF THE EXCHANGE BANKS ON 31st DECEMBER EACH YEAR

	Number of Banks	Capital and Reserve			Deposits		Cash Balances	
		Paid-up Capital	Reserve and Rest	Total	Out of India	In India	Out of India	In India
		£(1,000)	£(1,000)	£(1,000)	£(1,000)	₹(1,000)	£(1,000)	₹(1,000)
1870	3	2,004	180	2,184	2,688	52,31	2,611	61,13
1880	4	2,532	541	3,073	7,305	3,39,88	2,046	1,80,09
1890	5	6,384	1,699	8,083	30,734	7,53,60	5,810	3,50,43
1900	8	11,803	3,971	15,774	54,263	10,50,35	11,945	2,39,58
1905	10	15,204	7,219	22,423	94,536	17,04,45	21,504	3,78,13
1906	10	15,866	8,421	24,287	104,457	18,08,73	18,436	5,10,59
1907	10	16,671	9,320	25,991	94,778	19,17,01	14,860	5,60,20
1908	10	16,692	9,149	25,841	103,289	19,51,52	16,665	3,78,63
1909	10	18,952	11,211	30,163	116,024	20,27,42	18,121	4,15,86
1910	11	21,734	12,610	34,344	134,166	24,79,17	17,810	4,38,51
1911	12	22,600	13,001	35,601	157,764	28,16,90	22,136	4,56,91
1912	12	23,657	13,980	37,637	172,028	29,53,62	23,082	6,14,82
1913	12	23,640	14,185	37,825	181,138	31,03,54	25,688	5,88,24
1914	11(*a*)	22,815	14,157	36,972	164,970	30,14,76	40,694	8,39,37
1915	11	22,681	14,112	36,793	179,948	33,54,56	45,111	7,60,13
1916	10(*b*)	22,836	15,095	37,931	208,232	38,03,88	41,367	10,14,01
1917	9(*c*)	18,384	14,298	32,682	228,001	53,37,53	54,765	33,74,37

(*a*) Excluding the Deutsche-Asiatische Bank which went into liquidation after the outbreak of war
(*b*) Excluding the Delhi and London Bank which has been amalgamated with the Alliance Bank of Simla, Ltd. (which is an Indian Joint-Stock Bank and included in table 3)
(*c*) Excluding the Russo-Asiatic Bank, information not being available

No. 3.—CAPITAL, RESERVE, DEPOSITS, AND CASH BALANCES OF PRINCIPAL INDIAN JOINT-STOCK BANKS ON 31st DECEMBER EACH YEAR

A—Banks with capital and reserve of ₹5 lakhs and over

	Number of reporting Banks	Paid-up Capital	Reserve and Rest	Total	Deposits	Cash Balances
		₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
1870	2	9,83	1,82	11,65	13,95	5,07
1880	3	18,00	3,11	21,11	63,37	16,63
1890	5	33,50	17,59	51,09	2,70,78	55,79
1900	9	82,12	45,60	1,27,72	8,07,52	1,19,04
1905	9	84,57	77,82	1,62,39	11,98,92	1,73,50
1906	10	1,33,94	56,36	1,90,30	11,55,49	1,49,51
1907	20	2,29,61	63,27	2,92,88	14,00,29	1,94,39
1908	14	2,39,72	69,11	3,08,83	16,26,09	2,45,10
1909	15	2,66,07	87,97	3,54,04	20,49,10	2,79,14
1910	16	2,75,66	1,00,55	3,76,21	25,65,85	2,80,25
1911	18	2,85,60	1,26,54	4,12,14	25,29,11	3,62,05
1912	18	2,91,64	1,34,58	4,26,22	27,25,98	4,00,11
1913	18	2,31,33	1,32,94	3,64,27	22,59,19	4,00,17
1914	17	2,51,40	1,41,88	3,93,28	17,10,58	3,53,18
1915	20	2,81,39	1,56,65	4,38,04	17,87,27	3,99,41
1916	20	2,87,36	1,73,66	4,61,02	24,71,05	6,03,49
1917	18*	3,03,70	1,62,99	4,66,69	31,17,01	7,64,84

B—Banks with capital and reserve between ₹1 lakh and less than ₹5 lakhs

1913	23	39,14	11,35	50,49	1,51,15	24,95
1914	25	42,22	13,02	55,24	1,26,54	27,99
1915	25	45,38	9,73	55,11	91,37	20,01
1916	28	51,77	11,50	63,27	1,01,23	16,76
1917	25†	44,16	10,24	54,40	99,20	20,42

No. 4.—CAPITAL AND RESERVE AND DEPOSITS OF THE PRESIDENCY, EXCHANGE, AND JOINT STOCK BANKS AND THE TOTAL VALUE OF TRADE IN EACH YEAR FROM 1913 TO 1917.

Year.	Presidency Banks		Exchange Banks		Joint Stock Banks		Total of all Banks		Volume of Foreign Seaborne Trade (Private Merchandise‡)	
	Capital and Reserve	Deposits	Capital and Reserve	Deposits (in India)	Capital and Reserve	Deposits	Capital and Reserve	Deposits	Import	Export
	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
1913	7,48,07	42,37,16	56,73,75	31,03,54	4,14,76	24,10,34	68,36,58	97,51,04	1,80,14,96	2,45,69,48
1914	7,64,17	45,65,60	55,45,80	30,14,76	4,48,52	18,37,12	67,58,49	94,17,48	1,56,56,57	2,12,02,26
1915	7,47,50	43,49,86	55,18,95	33,54,56	4,93,15	18,78,64	67,59,60	95,83,06	1,26,13,57	1,82,67,43
1916	7,35,99	49,91,4	56,89,65	38,03,88	5,24,29	25,72,28	69,49,93	1,13,67,61	1,46,55,90	2,31,62,60
1917	7,42,52	75,51,1	49,02,30	53,37,58	5,21,09	32,16,21	61,65,91	1,61,04,93	1,48,22,01	2,40,43,05

*The Bank of Rangoon was amalgamated with the Alliance Bank of Simla; the Bank of Upper India and the Standard Bank went into liquidation during the year

†The Gorakhpur Bank was liquidated during the year. The Vellore Commercial Bank has been transferred to class A. The Wariur Commercial Bank and the Bangalore Mercantile Bank have been excluded as their capital and reserve have fallen below one lakh.

‡ Excluding treasure.

No. 5.—PROPORTION PER CENT OF CASH TO LIABILITIES ON DEPOSITS OF THE SEVERAL CLASSES OF BANKS ON 31st DECEMBER EACH YEAR

	1908	1909	1910	1911	1912	1913	1914	1915	1916	1917
	per cent	per cent	per cent	per cent	per cent	per cent	per cent	per cent	per cent	per cent
I. Presidency Banks . .	33	33	31	35	29	36	46	34	35	45
II. Exchange Banks*—										
(1) Banks doing a considerable portion of their business in India .	17	20	16	16	20	19	28	19	25	40
(2) Banks which are merely agencies of large banking corporations doing business all over Asia .	27	23	21	16	24	17	26	41	35	160
III. Indian Joint-Stock Banks—										
(*a*) Banks having capital and reserve of Rs. 5,00,000 and over . . .	15	14	11	14	15	18	21	22	24	25
(*b*) Banks having capital and reserve between Rs. 1,00,000 and less than Rs. 5,00,000 . .	...	...	...	...	...	16	22	22	17	21

No. 6.—CAPITAL, RESERVE, DEPOSITS, AND CASH BALANCES OF THE EXCHANGE BANKS, CLASSIFIED IN GROUPS ACCORDING TO THE EXTENT OF BUSINESS IN INDIA, ON 31st DECEMBER 1917

	No. of Banks	Paid-up Capital	Reserve and Rest	Deposits		Cash Balances	
				Out of India	In India	Out of India	In India
		£(1,000)	£(1,000)	£(1,000)	₹(1,000)	£(1,000)	₹(1,000)
(1) Banks doing a considerable portion of their business in India	5	3,812	4,289	51,915	43,18,80	16,094	17,41,89
(2) Banks which are merely agencies of large banking corporations doing business all over Asia .	4	14,572	10,009	176,086	10,18,73	38,671	16,32,48
TOTAL .	9	18,384	14,298	228,001	53,37,53	54,765	33,74,37

No. 7.—CAPITAL, RESERVE, DEPOSITS, AND CASH BALANCES OF THE INDIAN JOINT STOCK BANKS, CLASSIFIED IN GROUPS ACCORDING TO THE AMOUNT OF CAPITAL, ON 31st DECEMBER 1917

	No. of Banks	Paid-up Capital	Reserve and Rest	Deposits	Cash Balances
		₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
Banks with capital and reserve amounting to ₹20,00,000 and above	5	2,04,93	1,23,77	26,85,95	6,60,91
Banks with capital and reserve between ₹20,00,000 and ₹10,00,000	8	76,52	30,36	3,85,95	92,34
Banks with capital and reserve between ₹10,00,000 and ₹5,00,000	5	22,25	8,86	45,11	11,59
Total of Banks ₹5,00,000 and above	18	3,03,70	1,62,99	31,17,01	7,64,84
Banks with capital and reserve between ₹1,00,000 and less than ₹5,00,000	25	44,16	10,24	99,20	20,42
TOTAL .	43	3,47,86	1,73,23	32,16,21	7,85,26

No. 8.—NUMBER OF BANKS LIQUIDATED, WITH THEIR AUTHORISED, SUBSCRIBED AND PAID-UP CAPITAL, SINCE THE BANKING CRISIS OF 1913

Year	Number of Banks liquidated	Capital		
		Authorised	Subscribed	Paid-up
		₹(1,000)	₹(1,000)	₹(1,000)
1913 (for 2 months) . . .	12	2,74,00	1,64,56	35,13
1914	42	7,09,70	2,45,48	1,09,02
1915	11	56,50	7,80	4,51
1916	13	2,30,90	20,90	4,23
1917	9	76,50	35,75	25,26

* The percentages for the Exchange Banks have been calculated on their deposits and cash balances in India only

NOTE.—The term 'authorised capital' means, of course, the total value of the shares which the company is authorised to issue by its Memorandum; the term 'subscribed capital' means the total value of the shares actually issued; and the 'paid-up capital' means the amount actually paid up or credited as paid up on the shares issued.

No. 9.—NUMBER OF BANKS LIQUIDATED, WITH THEIR AUTHORISED, SUBSCRIBED AND PAID-UP CAPITAL, AND DEPOSITS, IN EACH PROVINCE IN BRITISH INDIA IN 1917

	Number of Banks liquidated	Capital			Deposits
		Authorised	Subscribed	Paid-up	
		₹(1,000)	₹(1,000)	₹(1,000)	
Punjab	1	5,00	22	1	...
Mysore	1	30	6	6	...
Bombay	2	40,00	21,05	11,05	...
United Provinces	4	31,00	14,28	14,12	...
Madras	1	20	14	2	...
TOTAL	9	76,50	35,75	25,26	...

II

General Tables

No. 10.—CAPITAL, RESERVE, DEPOSITS (GOVERNMENT AND OTHER), CASH, INVESTMENTS, AND DIVIDEND OF THE BANK OF BENGAL ON 31st DECEMBER EACH YEAR

	Paid up Capital	Reserve and Rest	Total	DEPOSITS					Cash Balance	Investments	Dividend for the year.
				Government (Public)	Private						
					Fixed	Savings Bank	Current	Total			
	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	(lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	Per cent
1880	2,00	25	2,25	2,02				5,02	4,84	1,53	8½
1885	2,00	43	2,43	1,48				3,83	3,12	1,16	9½
1890	2,00	48	2,48	2,26				6,66	6,39	2,06	9½
1895	2,00	71	2,71	1,84				6,77	4,22	1,32	10
1900	2,00	1,06	3,06	1,55				5,82	2,44	1,26	11
1905	2,00	1,43	3,43	1,67				12,04	3,97	1,81	12
1906	2,00	1,53	3,53	1,60				15,05	5,28	1,49	12
1907	2,00	1,60	3,60	1,87	(a)	(a)	(a)	15,73	4,60	2,79	12
1908	2,00	1,65	3,65	1,78				15,81	5,07	3,49	13
1909	2,00	1,68	3,68	1,49				17,28	6,08	4,11	14
1910	2,00	1,75	3,75	1,98				16,09	5,14	3,68	14
1911	2,00	1,80	3,80	2,71				16,77	7,29	3,21	14
1912	2,00	1,85	3,85	2,34				17,11	6,65	3,10	14
1913	2,00	1,91	3,91	3,01				18,25	8,41	3,10	14
1914	2,00	2,00	4,00	2,87				21,61	11,70	6,21	16
1915	2,00	2,04	4,04	2,65	7,19	88	11,72	19,79	7,85	7,93	16
1916	2,00	2,13	4,13	2,74	7,28	93	13,23	21,44	7,73	7,69	16
1917	2,00	2,21	4,21	4,48	6,51	80	22,10	29,41	14,82	7,74	17
1918	2,00	1,89	3,89	5,85	(a)	(a)	(a)	24,49	8,94	7,80	17

(a) Details not available

No. 11.—CAPITAL, RESERVE, DEPOSITS (GOVERNMENT AND OTHER), CASH, INVESTMENTS, AND DIVIDEND OF THE BANK OF BOMBAY ON 31st DECEMBER EACH YEAR

	Paid up Capital	Reserve	Government deposits	Other deposits (*a*)	Cash Balance	Investments	Dividend for the year
	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	Per cent
1880	1,00	22	39	2,65	1,60	79	7½
1885	1,00	25	53	2,76	2,18	33	7½
1890	1,00	33	83	6,19	5,73	78	10
1895	1,00	51	76	3,58	2,28	1,05	11
1900	1,00	70	88	4,33	1,29	89	11
1905	1,00	87	93	6,76	2,59	1,58	12
1906	1,00	92	1,01	8,32	3,54	1,77	12
1907	1,00	96	1,12	8,21	3,24	1,64	13
1908	1,00	1,01	95	8,33	3,77	1,49	13
1909	1,00	1,03	1,21	10,35	4,15	1,63	13
1910	1,00	1,05	1,52	10,58	4,36	1,49	14
1911	1,00	1,06	1,08	11,17	4,63	2,08	14
1912	1,00	1,06	1,17	11,29	3,15	2,10	14
1913	1,00	1,06	2,01	10,18	4,78	2,29	14
1914	1,00	1,10	1,83	10,82	6,47	2,01	14½
1915	1,00	1,00	1,36	10,79	4,24	2,77	15
1916	1,00	90	1,42	13,67	6,68	3,13	15
1917	1,00	92	2,35	28,18	13,99	7,45	17½
1918	1,00	1,01	1,77	17,50	5,42	3,54	18½

(*a*) Details of deposits not available

No. 12.—CAPITAL, RESERVE, DEPOSITS (GOVERNMENT AND OTHER), CASH, INVESTMENTS, AND DIVIDEND OF THE BANK OF MADRAS ON 31st DECEMBER EACH YEAR

	Paid up Capital	Reserve and Rest	Total	DEPOSITS					Cash Balance	Investments	Dividend for the year
				Government (Public)	PRIVATE						
					Fixed	Savings Bank	Current	Total			
	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	Per cent
1880	50	7	57	49				80	98	...	...
1885	50	9	59	28				1,09	65	19	7
1890	50	16	66	49				1,90	83	45	10½
1895	50	18	68	72				2,76	1,19	45	10
1900	60	24	84	37				2,73	1,31	67	8
1905	60	33	93	51				3,46	1,67	71	10
1906	60	34	94	46				4,07	2,12	81	10
1907	60	39	99	35	(*a*)	(*a*)	(*a*)	4,16	1,62	84	10
1908	60	43	1,03	52				4,47	1,54	84	11
1909	60	47	1,07	49				5,00	1,42	79	12
1910	60	51	1,11	72				5,67	1,84	85	12
1911	60	54	1,14	59				6,25	1,66	1,04	12
1912	75	72	1,47	75				7,43	1,96	1,13	12
1913	75	76	1,51	87				8,06	2,19	1,18	12
1914	75	79	1,54	91				7,62	2,67	1,34	12
1915	75	68	1,43	87	3,38	20	4,45	8,03	2,56	1,84	12
1916	75	58	1,33	1,04	3,99	24	5,37	9,60	2,87	1,63	12
1917	75	54	1,29	88	3,77	22	6,21	10,20	4,96	95	12
1918	75	55	1,30	1,02	4,14	21	5,19	9,54	2,71	1,40	12

(*a*) Details not available

No. 13.—POPULATION OF AREAS SERVED BY THE PRESIDENCY BANKS AND THE *PER CAPITA* DEPOSIT IN EACH BANK.

Name of Bank	Areas served by the Bank (Head office and branches)	Total population of the areas at last census*	Total private deposits in the Bank in 1917	Deposit per head of population
		(1,000)	(1,000)	₹
Bank of Bengal	Bengal, Burma, Assam, Bihar and Orissa, Central Provinces, United Provinces, Punjab, Delhi, North-West Frontier Province, and the Hyderabad State.	206,288	29,41,65	1·43
Bank of Bombay	Bombay Presidency, including Sind, Berar, and Indore.	33,136	28,17,68	8·5
Bank of Madras	Madras Presidency and Mysore.	52,023	10,20,08	1·96

* The figures refer to the census of 1911 and include the population of Indian States situated within provincial boundaries

No. 14.—AVERAGE BANK RATES OF THE PRESIDENCY BANKS FROM 1870 TO 1918

	Bank of Bengal			Bank of Bombay			Bank of Madras		
	Half year ending 30th June	Half year ending 31st Dec.	Annual average	Half year ending 30th June	Half year ending 31st Dec.	Annual average	Half year ending 30th June	Half year ending 31st Dec.	Annual average
1870	5·47	6·00	5·73	5·53	4·97	5·25	4·50	4·50	4·50
1871	4·94	4·50	4·72	(a)	(a)	5·09	4·91	5·00	4·95
1872	6·36	3·56	4·96			5·10	5·94	6·00	5·97
1873	4·15	3·71	3·93			4·63	6·00	6·19	6·09
1874	8·74	3·70	6·22	8·85	4·30	6·57	7·89	7·00	7·44
1875	6·48	4·84	5·66	6·55	7·92	7·23	7·00	7·00	7·00
1876	7·42	6·11	6·76	8·35	5·62	6·98	6·75	6·00	6·37
1877	9·49	7·30	8·40	9·03	7·31	8·17	6·00	6·10	6·05
1878	6·53	4·03	5·28	7·18	5·00	6·09	7·00	7·00	7·00
1879	7·27	5·42	6·34	8·05	5·29	6·67	7·00	7·00	7·00
1880	5·39	3·91	4·65	5·72	4·30	5·01	6·47	4·27	5·37
1881	4·86	5·72	5·29	5·40	5·98	5·69	4·67	6·30	5·48
1882	8·18	5·02	6·60	8·08	4·13	6·10	8·29	4·13	6·21
1883	6·99	6·56	6·78	7·00	6·20	6·66	6·97	7·02	6·99
1884	8·81	3·95	6·38	9·03	4·17	6·60	8·42	4·13	6·27
1885	6·76	4·00	5·38	5·90	4·00	4·95	5·71	3·23	4·47
1886	5·92	6·15	6·04	6·35	6·50	6·42	5·48	5·64	5·56
1887	7·48	3·80	5·64	7·78	3·73	5·75	7·92	3·90	5·91
1888	5·74	5·18	5·46	5·90	5·51	5·70	5·78	5·44	5·61
1889	9·31	4·67	6·99	9·46	4·00	6·73	9·62	4·14	6·88
1890	8·26	3·32	5·79	9·21	3·28	6·24	8·14	3·32	5·73
1891	3·50	2·62	3·06	3·88	2·23	3·05	3·60	2·25	2·92
1892	3·88	3·11	3·50	3·97	3·04	3·50	4·03	3·07	3·50
1893	5·68	4·08	4·88	5·97	3·84	4·90	6·19	4·36	5·27
1894	7·42	3·36	5·39	7·55	3·46	5·50	6·72	3·31	5·01
1895	5·07	3·59	4·33	4·30	3·60	3·95	5·03	3·50	4·26
1896	5·77	5·61	5·69	5·85	5·10	5·47	6·00	5·28	5·64
1897	9·88	5·97	7·92	10·11	5·64	7·87	9·97	6·00	7·98
1898	11·02	5·11	8·06	12·03	4·55	8·29	11·09	4·51	7·80
1899	6·34	5·49	5·91	6·34	5·42	5·88	6·27	5·83	6·05
1900	6·41	4·27	5·34	6·90	3·79	5·34	7·24	4·50	5·87
1901	6·89	4·07	5·48	7·07	3·83	5·45	7·57	4·09	5·83
1902	6·17	3·55	4·86	6·25	3·43	4·84	7·00	4·02	5·51
1903	6·27	3·49	4·88	6·70	3·48	5·09	7·13	4·27	5·70
1904	5·56	4·19	4·87	5·15	3·82	4·48	6·42	4·07	5·24
1905	5·56	4·63	5·09	5·77	4·42	5·09	6·04	4·19	5·11
1906	6·95	5·88	6·42	7·24	5·28	6·26	7·15	5·04	6·09
1907	7·63	4·58	6·10	7·81	4·11	5·96	8·24	4·54	6·39
1908	7·42	4·24	5·83	7·84	4·02	5·93	8·38	4·38	6·38
1909	6·58	3·91	5·24	6·47	3·82	5·14	7·55	4·41	5·98
1910	6·14	4·51	5·33	6·19	4·14	5·16	7·17	4·65	5·91
1911	6·66	4·36	5·51	6·55	3·52	5·03	7·59	4·35	5·97
1912	6·24	4·59	5·42	6·01	4·10	5·05	7·51	4·59	6·05
1913	6·57	5·33	5·95	7·23	4·62	5·92	7·76	5·54	6·65
1914	5·94	4·96	5·45	5·52	5·28	5·40	6·63	5·16	5·89
1915	5·84	5·54	5·69	5·84	5·31	5·57	5·87	5·54	5·70
1916	7·25	6·32	6·78	7·18	5·65	6·41	7·71	6·48	7·09
1917	6·69	5·36	6·03	6·70	5·42	6·06	8·00	6·64	7·32
1918	5·77	5·30	5·54	5·79	5·29	5·54	6·92	6·47	6·69

(a) Not available.

No. 15.—VARIATIONS IN THE PRESIDENCY BANK RATES DURING THE CALENDAR YEARS 1916 AND 1917

Bengal				Bombay				Madras			
1916		1917		1916		1917		1916		1917	
Date	Per cent	Date	Per cent	Date	Per cent	Date	Per cent	Date	Per cent	Date	Per cent
				November 4, 1915	6			December 20, 1915	7		
January 1, 1916	7			January 6, 1916	7			January 19, 1916	8		
January 20, 1916	8			January 13, 1916	8	February 22, 1917	7	June 6, 1916	7		
April 14, 1916	7			April 13, 1916	7	March 15, 1917	6	June 19, 1916	6		
June 1, 1916	6	February 22, 1917	7	May 25, 1916	6	August 23, 1917	5	October 31, 1916	7		
June 22, 1916	5	March 15, 1917	6	June 15, 1916	5	December 6, 1917	6	December 5, 1916	8	August 8, 1917	7
September 14, 1916	6	September 6, 1917	5	July 13, 1916	4					September 3, 1917	6
October 12, 1916	7			August 17, 1916	5						
November 9, 1916	8			October 5, 1916	6						
				November 23, 1916	7						
				November 30, 1916	8						
Maximum	8	Maximum	8	Maximum	8	Maximum	8	Maximum	8	Maximum	8
Minimum	5	Minimum	5	Minimum	4	Minimum	5	Minimum	6	Minimum	6

No. 16.—LIABILITIES AND ASSETS OF THE EXCHANGE BANKS DURING THE PAST FIVE YEARS, AS FAR AS PUBLISHED IN THEIR BALANCE SHEETS

[Figures in thousands

Name of Bank	Date and year	Liabilities						Total liabilities or assets	Assets				
		Capital and Reserves	Notes in circulation	Acceptances, loans, bills payable	Miscellaneous credits	Deposits and current accounts	Profits		Cash in hand, at Bankers and bullion	Investments, Govt. and other securities	Bills of exchange, bills receivable	Bills discounted, loans, advances	Buildings and sundries including loans for acceptance
		£	£	£	£	£	£	£	£	£	£	£	£
Chartered Bank of India, Australia, and China	Dec. 31, 1913	2,900	823	6,017	...	17,128	375	27,243	3,968	2,131	6,722	11,384	3,038
	Dec. 31, 1914	3,000	912	3,850	...	18,618	396	26,776	5,904	4,243	6,126	8,424	2,079
	Dec. 31, 1915	3,000	978	3,719	...	21,549	399	29,645	5,875	4,323	9,499	8,443	1,505
	Dec. 31, 1916	3,000	1,019	6,240	...	22,704	427	33,390	5,920	4,048	12,069	9,601	1,752
	Dec. 31, 1917	3,100	926	2,372	1,210	28,042	476	36,126	8,739	4,340	10,784	10,364	1,899
Delhi and London Bank, Limited.	June 30, 1914	359	...	105	92	1,677	14	2,247	226	114	...	1,861	46
	June 30, 1915	361	...	94	135	1,333	12	1,935	237	363	...	1,261	74
	June 30, 1916*	356	...	88	...	1,408	14	1,866	198	331	...	1,264	73
Mercantile Bank of India, Limited.	Dec. 31, 1913	1,027	91	1,336	...	5,676	57	8,187	1,529	342	2,054	3,762	500
	Dec. 31, 1914	1,062	132	1,078	...	5,559	70	7,901	1,613	478	2,047	3,173	590
	Dec. 31, 1915	1,112	107	855	...	6,884	65	9,023	1,694	1,099	2,812	2,935	483
	Dec. 31, 1916	1,162	104	1,369	...	8,558	7	11,265	2,028	953	3,462	3,934	888
	Dec. 31, 1917	1,213	127	1,552	...	9,812	103	12,807	2,271	1,181	4,327	3,913	1,115
National Bank of India, Limited.	Dec. 31, 1913	2,040	...	2,663	...	14,876	239	19,818	3,531	820	6,400	7,947	1,120
	Dec. 31, 1914	2,100	...	1,950	...	14,833	288	19,171	4,255	1,030	5,979	6,745	1,162
	Dec. 31, 1915	2,175	...	1,548	...	16,448	304	20,475	3,768	2,088	7,412	6,265	942
	Dec. 31, 1916	2,200	...	1,986	...	19,552	320	24,058	4,415	1,937	9,593	7,282	831
	Dec. 31, 1917	2,250	...	2,401	...	24,685	380	29,716	7,095	2,176	12,076	7,332	1,037
Eastern Bank, Limited.	Dec. 31, 1913	415	...	552	...	1,675	...	3,299	394	298	1,053	1,385	169
	Dec. 31, 1914	654	...	321	...	1,396	...	2,746	566	226	799	983	172
	Dec. 31, 1915	655	...	1,137	...	1,916	52	3,760	782	275	929	1,621	153
	Dec. 31, 1916	655	...	1,339	...	3,100	60	5,154	1,427	209	1,915	1,512	91
	Dec 31, 1917	670	..	943	104	5,050	78	6,845	2,196	236	2,154	1,900	359
Cox & Co.'s Bank	Oct. 8, 1913	530	...	82	610	4,061	47	4,673	1,203	752	324	2,214	180
	Oct. 8, 1914	530	...	288	330	5,479	45	6,297	2,153	904	726	2,326	188
	Oct. 8, 1915	530	...	505	...	10,304	...	11,339	3,758	2,581	...	4,280	720
	Oct. 8, 1916	530	...	215	...	13,392	...	14,137	5,892	1,910	...	5,896	439
	Oct. 4, 1917	530	...	257	...	16,921	...	17,708	7,638	2,357	4,033	3,170	510
Hongkong and Shanghai Banking Corporation. †	Dec. 31, 1913	Dollar. 47,450	Dollar. 24,839	Dollar. 133,675	Dollar. ...	Dollar. 298,441	Dollar. 5,377	Dollar. 509,782	Dollar. 69,935	Dollar. 29,637	Dollar. 147,992	Dollar. 141,685	Dollar. 120,533
	Dec. 31, 1914	48,000	27,248	156,116	...	329,562	5,894	566,820	97,411	31,176	150,946	141,541	145,746
	Dec. 31, 1915	48,000	25,562	26,116	...	329,921	6,562	436,161	99,855	39,998	150,664	133,484	12,160
	Dec. 31, 1916	48,000	29,250	14,544	250	303,068	7,701	402,813	69,083	35,225	143,714	145,454	9,337
	Dec. 31, 1917	48,500	24,921	23,469	250	314,028	7,773	418,941	91,723	36,279	146,130	131,607	13,202
International Banking Corporation. §	June 30, 1914	6,500	576	12,810	...	20,559	914	41,359	7,665	4,692	...	12,136	16,866
	June 30, 1915	6,500	466	7,446	...	22,120	1,058	37,590	8,098	4,630	...	11,630	13,232
	June 30, 1916	6,500	675	19 805	...	26,877	780	54,637	9,339	4,276	...	20,607	20,415
	Dec. 31, 1916	6,500	790	28,678	97	24,734	1,010	61,809	9,310	4,074	...	14,846	33,579
	Dec. 31, 1917	6,500	1,207	35,406	97	36,534	1,713	81,457	12,254	3,883	...	27,003	38,317
Comptoir National d'Escompte de Paris.	Dec. 31, 1913	Fr 242,606	Fr. ...	Fr. 174,849	Fr. 26,548	Fr. 1,414.357	Fr. 18,065	Fr. 1,876,425	Fr. 123,985	Fr. 71,913	Fr. 1,004,361	Fr. 485,248	Fr. 190,918
	Dec. 31, 1914	244,155	...	32,448	18,673	1,041,183	10,726	1,347,185	385,715	66,945	355,126	492,289	47,110
	Dec. 31, 1915	241,689	...	71,998	17,917	1,075,612	10,690	1,417,906	288,955	37,471	636,308	390,329	64,843
	Dec. 31, 1916	242,224	...	144,665	25,739	1,329,736	13,057	1,755,421	277,981	33,730	916,369	457,492	69,849
	Dec. 31, 1917	244,350	...	47,975	35,200	1,868,025	13,725	2,209,275	456,700	9,800	1,338,250	313,125	91,400
Yokohama Specie Bank, Limited.	June 30, 1913	Yen. 49,050	Yen. 6,720	Yen. 132,661	Yen. ...	Yen. 205,708	Yen. 3,380	Yen. 397,519	Yen. 38,031	Yen. 21,878	Yen. 219,834	Yen. 113,772	Yen. 3,954
	June 30, 1914	50,323	7,588	145,931	...	187,241	3,465	394,548	45,409	21,647	195,445	128,098	3,949
	June 30, 1915	50,775	5,564	101,035	...	163,466	3,539	324,379	40,010	20,679	155,438	103,883	4,359
	Dec. 31, 1916	53,112	18,050	226,851	9	274,779	4,020	576,821	69,717	21,530	303,017	178 633	3,924
	Dec. 31, 1917	60,929	20,023	368,909	...	527,004	5,891	982,756	176,713	25,781	551,767	225,532	2,963
Russo-Asiatic Bank	Jan. 1, 1916	Rouble. 73,563	Rouble. 2,510	Rouble. 346,926	Rouble. 16,727	Rouble. 483,370	Rouble. 6,574	Rouble. 929,670	Rouble. 71,313	Rouble. 35,508	Rouble. 346,763	Rouble 364,636	Rouble. 111,450

Silver Dollar=24*d*. Gold Dollar=48*d*. Franc=9½*d*. Yen=2*s*. 0½*d*. Rouble=25·37*d*.

* Subsequent to this date the Bank was amalgamated with the Alliance Bank of Simla, Ltd.

† Figures calculated on the basis of silver dollar. § Figures calculated on the basis of gold dollar.

No. 17.—CAPITAL, RESERVE, DEPOSITS, AND CASH OF THE INDIAN JOINT STOCK BANKS DURING THE PAST FOUR YEARS, AS FAR AS AVAILABLE

(A—Banks having capital and reserve above R5 lakhs)

No.	Name of Bank	Year	Paid up Capital	Reserve and Rest	Total	Deposits					Cash Balance
						Fixed	Savings Bank	Current	Other	Total	
			R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)
1	Allahabad Bank	1914	30,00	43,00	73,00	...	...	...	...	5,21,64	99,71
		1915	30,00	49,43	79,43	...	...	...	...	5,17,48	1,44,64
		1916	30,00	56,34	83,34	3,94,40	14,23	1,38,15	46	5,47,24	1,68,95
		1917	30,00	50,12	80,12	4,27,59	14,54	1,47,41	...	5,89,54	1,69,93
2	Alliance Bank of Simla	1914	30,00	40,00	70,00	...	...	...	...	5,54,56	1,03,45
		1915	30,00	40,00	70,00	...	...	...	...	5,76,58	1,12,67
		1916	34,53	40,00	74,53	5,46,56	...	2,59,57	...	8,06,15	1,73,56
		1917	83,54	50,37	133,91	6,20,92	...	5,37,16	...	11,53,08	2,45,46
3	Bank of India, Bombay	1914	50,00	5,50	55,50	...	...	...	...	2,00,86	71,13
		1915	50,00	7,30	57,30	1,06,67	...	1,04,67	...	2,11,34	37,64
		1916	50,00	12,76	62,76	1,80,33	...	1,63,28	1,42	3,45,03	95,88
		1917	50,00	10,00	60,60	1,52,98	...	3,17,49	...	4,70,47	1,45,58
4	Punjab National Bank, Lahore	1914	11,53	10,98	22,51	...	...	...	...	1,05,74	48,68
		1915	16,11	10,70	26,81	64,11	†18,88	...	...	82,99	10,51
		1916	16,34	10,83	27,17	85,06	†25,52	...	...	1,10,58	22,35
		1917	16,39	11,61	28,00	79,74	†27,99	...	2,64	1,10,37	18,34
5	Punjab Banking Company, Lahore ‡	1914	6,00	11,50	17,50	...	...	...	...	1,23,96	15,89
		1915	6,00	17,82	23,82	62,04	13,71	42,49	...	1,18,24	67,11
6	Bank of Rangoon ‡	1914	16,00	4,00	20,00	...	...	...	...	21,33	9,57
		1915	16,00	4,00	20,00	8,54	7,59	4,55	...	20,68	5,78
		1916	16,00	5,00	21,00	7,50	9,31	5,16	54	22,51	4,18
7	Bank of Upper India, Meerut §	1915	10,00	8,05	18,05	11,94	...	11,80	1,29	25,03	24,41
		1916	13,62	9,16	22,78	7,18	...	7,79	1,09,70	1,24,67	23,71
8	Bank of Baroda	1916	10,00	7,62	17,62	92,56	†49,44	...	...	1,42,00	20,29
		1917	10,00	6,75	16,75	1,08,48	...	69,79	5	1,78,32	46,97
9	Central Bank of India, Bombay	1914	15,00	1,00	16,00	...	...	...	...	30,40	8,29
		1915	15,00	1,15	16,15	26,28	...	24,02	...	50,30	8,94
		1916	15,00	1,84	16,84	67,15	...	79,52	...	1.46,67	46,77
		1917	25,00	1,67	26,67	...	...	3,57,48(a)	3	3,57,51	81,60
10	National Financing and Commission Corporation, Bombay	1915	16,11	...	16,11	66	2	3,05	...	3,73	1,46
		1916	9,04	...	9,04	7,92	4	6,55	2,63	17,14	3,04
		1917	10,69	2,14	12,83	16,86	9	15,23	3,62	35,80	12,52
11	Bombay Merchants Bank, Bombay	1914	14,09	2,00	16,09	...	...	...	...	5,74	37
		1915	14,36	...	14,36	2,51	14	1,30	...	3,95	46
		1916	14,75	...	14,75	1,06	15	1,52	2	2,75	1,17
		1917	4,71	1,99	6,70	2	16	96	1	1,15	1,66
12	Benares Bank	1914	5,00	2,25	7,25	...	...	...	...	62,43	11,47
		1915	10,00	4,35	14,35	34,35	3,26	3,09	...	40,70	3,47
		1916	10,00	4,55	14,55	39,16	3,71	3,36	...	46,23	4,04
		1917	10,00	4,32	14,32	39,64	4,09	4,07	...	47,80	4,48
13	Poona Bank	1914	9,34	1,05	10,39	...	...	...	...	10,16	1,51
		1915	9,49	1,05	10 54	...	...	...	...	4,75	1,55
		1916	9,58	2,60	12,18	1,75	41	33	...	2,49	1,54
		1917	9,78	2,82	12,60	...	...	...	...	2,02	1,36
14	Indian Bank, Madras	1914	10,00	1,50	11,50	...	...	...	...	19,44	6,39
		1915	10,00	1,75	11,75	...	...	...	...	24,37	6,80
		1916	10,00	2,00	12,00	...	...	...	...	32,39	8,16
		1917	10,00	2,92	12,92	...	...	...	...	41,18	10,56
15	Bank of Mysore, Bangalore	1914	9,90	...	9,90	...	...	...	...	15,68	10,60
		1915	10,00	50	10,50	19,10	63	8,27	...	28,00*	17,92
		1916	10,00	2,01	12,01	28,42	1,05	10,91	51	40,89*	12,87
		1917	10,00	2,51	12,51	43,39	93	16,62	...	60,94	15,00
16	Kayestha Trading and Banking Corporation, Gorakhpur	1914	7,48	2,15	9,63	...	...	...	...	49,66	3,75
		1915	7,83	2,46	10,29	30,42	1,43	3,21	28	35,34	24
		1916	7,98	2,86	10,84	16,83	1,18	1,16	1,49	20,66	3
		1917	8,00	2,93	10,93	10,89	72	93	1,38	13,92	15
17	Standard Bank, Bombay (b)	1915	10,00	...	10,00	1,32	2	38	...	1,72	13
		1916	10,00	...	10,00	3,66	3	93	...	4,62	1,97
18	Bengal National Bank, Calcutta	1914	8,06	1,75	9,81	...	...	...	...	9,59	1,04
		1915	8,05	1,85	9,90	4,28	5	1,24	...	5,57	49
		1916	8,05	6,00	14,05	3,53	3	2,10	1,05	6,71	77
		1917	8,05	5,97	14,02	64	1	2,12	3,20	5,97	1,31
19	Oudh Commercial Bank, Fyzabad	1914	5,00	5,09	10,09	...	...	...	...	15,42	4,52
		1915	5,00	3,00	8,00	9,98	17	2,58	...	12,73	3,85
		1916	5,00	3,00	8,00	9,81	4	1,59	60	12,04	3,72
		1917	5,00	3,00	8,00	6,75	...	1,12	...	7,87	1,27
20	Bangalore Bank	1914	4,34	1,31	5,65	...	...	...	...	3,53	2,21
		1915	4,34	1,09	5,43	2,48	...	96	...	3,44	2,02
		1916	4,34	1,00	5,34	2,49	...	97	9	3,55	2,12
		1917	4,34	94	5,28	1,97	...	1,38	17	3,52	1,36
21	Punjab and Sind Bank, Amritsar	1915	3,09	2,16	5,25	...	...	...	...	23,63	7,41
		1916	3,12	2,46	5,58	22,42	...	4,32	...	26,74	8,37
		1917	3,20	2,50	5,70	24,85	...	5,10	...	29,95	7,10
22	Vellore Commercial Bank	1914	14,53	30	14,83	...	...	...	...	57	16
		1915	3,75	36	4,11	1,38	...	71	...	2,09	21
		1916	3,75	38	4,13	2,74	...	35	40	3,49	60
		1917	5,00	42	5,42	92	...	1,69	...	2,61	19

(B—Banks having capital and reserve over R1 lakh and less than R5 lakhs)

23	Ajodhia Bank, Fyzabad	1914	2,00	2,50	4,50	4,27	...	...	...	4,27	7,69
		1915	2,00	2,50	4,50	...	...	...	...	6,13	1,65
		1916	2,00	2,65	4,65	3,92	...	2,65	11	6,68	4,30
		1917	2,00	2,70	4,70	3,85	...	2,32	11	6,28	3,43

* Excludes Mysore Government deposits R10,00,000
† Includes Current Deposits
‡ Amalgamated with the Alliance Bank of Simla, Ltd.
§ Amalgamated with the Alliance Bank of Simla, Ltd. and the Trust of India in 1917
(a) Includes fixed deposit
(b) In liquidation in 1917

No. 17.—CAPITAL, RESERVE, DEPOSITS, AND CASH OF THE INDIAN JOINT STOCK BANKS DURING THE PAST FOUR YEARS, AS FAR AS AVAILABLE—*contd.*

(B—Banks having capital and reserve over R1 lakh and less than R5 lakhs)—*contd.*

No.	Name of Bank	Year	Paid up Capital	Reserve and Rest	Total	Deposits					Cash Balance
						Fixed	Savings Bank	Current	Other	Total	
			R(1,000)	R(1 000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)
24	Gorakhpur Bank †	1914	3,00	1,39	4,39	...	...	...	...	20,30	3,47
		1915	3,00	1,11	4,11	13,64	1,20	1,84	...	16,68	1,84
		1916	3,00	1,07	4,07	10,25	1,20	1,78	14	13,37	1,82
25	Bombay Provincial Bank	1915	3,84	...	3,84	...	...	...	...	*15	4
		1916	2,23	...	2,23	...	2	7	...	9	4
		1917	1,21	...	1,21	...	1	2	1	4	14
26	South India Bank, Tinnevelly	1914	1,50	1,50	3,00	...	...	...	...	4,90	52
		1915	3,00	30	3,30	3,39	...	1,61	...	5,00	37
		1916	3,00	20	3,20	4,25	...	1,70	13	6,08	81
		1917	3,00	25	3,25	4,41	...	1,39	33	6,13	1,28
27	Bharat National Bank, Delhi	1914	3,15	20	3,35	...	...	...	...	2,59	1,33
		1915	2,99	30	3,29	90	12	71	...	1,73	1,21
		1916	3,04	34	3,38	77	8	72	2	1,59	1,16
		1917	3,73	36	4,09	...	...	...	...	1,10	7
28	Bhargava Commercial Bank, Jubbulpore	1914	2,50	51	3,01	...	...	...	...	6,74	74
		1915	2,50	51	3,01	4,86	49	40	...	5,75	80
		1916	2,50	7	2,57	4,08	38	60	15	5,21	57
		1917	2,50	9	2,59	3,37	32	58	...	4,27	80
29	Canara Bank, Mangalore	1914	1,92	49	2,41	...	...	...	...	4,78	55
		1915	1,94	66	2,60	3,44	29	47	4	4,24	78
		1916	2,00	80	2,80	3,09	28	19	4	3,60	7
		1917	2,20	89	3,09	2,69	29	47	4	3,49	9
30	Woriur Commercial Bank §	1914	1,48	1,35	2,83	...	...	...	...	2,83	...
		1915	1,41	1,11	2,52	60	...	2	...	62	2
		1916	1,31	1,18	2,49	58	...	5	...	63	1
31	Karachi Bank	1914	2,39	15	2,54	...	...	...	...	4,13	1,52
		1915	2,35	13	2,48	2,12	1,21	1,31	...	4,64	84
		1916	2,36	19	2,55	3,78	1,79	1,86	5	7,48	1,21
		1917	2,36	10	2,46	2,37	2,07	3,11	4	7,59	1,38
32	Darbhanga Bank	1914	1,98	6	2,04	...	...	...	...	1,66	95
		1915	2,01	10	2,11	26	7	88	...	1,21	13
		1916	2,01	14	2,15	49	7	48	87	1,91	13
		1917	2,01	11	2,12	...	...	...	...	3,06	28
33	Nedungadi Bank, Calicut	1914	1,45	7	1,52	...	...	...	...	4,74	41
		1915	1,78	13	1,91	4,87	6	23	...	5,16	23
		1916	2,21	24	2,45	4,93	9	20	22	5,44	40
		1917	2,62	37	2,99	6,03	10	37	28	6,78	64
34	National Bank of Upper India, Lucknow	1914	1,29	14	1,43	...	...	...	...	5,77	2,33
		1915	1,61	18	1,79	2,65	14	48	...	3,27	1,03
		1916	2,28	19	2,47	2,05	20	1,10	4	3,39	1,22
		1917	2,37	29	2,66	1,90	25	69	3	2,87	69
35	Bank of Northern India, Rawalpindi	1914	1,23	60	1,83	...	...	...	...	3,81	78
		1915	1,23	50	1,73	2,18	...	...	*1,08	3,26	1,08
		1916	1,23	50	1,73	2,63	...	...	*1,37	4,00	83
		1917	1,23	50	1,73	4,86	7	57	31	5,81	2,14
36	Byopar Sahayak Bank, Meerut	1914	1,43	25	1,68	...	...	...	...	6,15	43
		1915	1,44	26	1,70	5,01	...	22	...	5,23	48
		1916	1,44	79	2,23	4,57	...	23	1	4,81	35
		1917	1,44	81	2,25	4,68	...	26	...	4,94	45
37	Tinevelly Bank	1916	1,75	14	1,89	13	...	...	...	13	11
		1917	1,75	15	1,90	13	...	...	...	13	12
38	Mufassil Bank, Gorakhpur	1914	1,14	30	1,44	...	...	...	...	2,55	22
		1915	1,25	40	1,65	2,24	17	36	...	2,77	70
		1916	1,30	40	1,70	2,39	22	51	27	3,39	68
		1917	1,87	57	2,44	1,82	17	1,06	33	3,38	76
39	Erode Bank	1914	1,89	25	2,14	...	...	...	...	10	4
		1915	1,33	25	1,58	...	...	4	...	4	4
		1916	1,45	25	1,70	1	...	4	...	5	10
		1917	1,50	27	1,77	3	...	3	...	6	16
40	Bhowanipore Banking Corporation, Calcutta	1914	1,10	34	1,44	...	...	...	...	7,12	16
		1915	1,10	38	1,48	4,16	3,60	1,47	...	9,23	19
		1916	1,25	53	1,78	4,07	5,09	2,65	...	11,81	56
		1917	1,25	70	1,95	4,35	...	3,43	5,86	13,64	2,61
41	Vellore Mercantile Bank	1914	81	11	92	...	...	...	...	51	...
		1915	1,14	11	1,25	27	...	62	...	89	...
		1916	1,36	10	1,46	8	...	33	...	41	3
		1917	1,42	14	1,56	3	...	1,31	...	1,34	3
42	Jessore United Bank	1915	1,00	22	1,22	4,00	...	...	...	4,00	1,33
		1916	1,00	22	1,22	3,18	...	...	82	4,00	63
		1917	1,00	36	1,36	5,15	...	...	...	5,15	1,32
43	Malabar Bank, Cannanore	1915	1,15	6	1,21	84	1	4	...	89	10
		1916	1,21	7	1,28	1,02	2	5	...	1,09	19
		1917	1,32	7	1,39	1,08	1	7	...	1,16	
44	Kumbakonam Bank	1915	1,11	8	1,19	...	2	70	...	72	
		1916	1,52	12	1,64	1	3	1,08	20	1,32	
		1917	1,39	18	1,57	2	5	1,77	1	1,85	59
45	Poona Mercantile Bank	1914	1,02	56	1,58	...	...	...	...	43	2
		1915	1,02	...	1,02	19	4	2	...	25	...
		1916	1,19	1	1,20	...	...	...	...	1	...
		1917	89	1	90	...	...	...	...	...	7
46	Bangalore Mercantile Bank §	1914	51	17	68	...	...	...	...	4,74	40
		1915	92	8	1,00	8	...	...	...	...	...
		1916	1,34	8	1,42	3	...	...	7	10	27
47	Co-operative Hindusthan Bank, Calcutta	1914	2,08	...	2,08	...	...	...	...	9,09	60
		1915	51	...	51	7,04	17	1,98	...	9,19	75
		1916	1,51	13	1,64	4,27	14	2,03	...	6,44	87
		1917	1,51	13	1,64	5,13	16	1,48	...	6,77	49
48	Coimbatore Town Bank	1916	1,51	21	1,72	57	43	1	19	1,20	31
		1917	1,51	28	1,79	97	67	4	19	1,87	13
49	Union Bank, Kumbakonam	1916	1,00	50	1,50	1,44	32	1,66	4	3,46	31
		1917	1,00	58	1,58	1,64	28	1,44	3	3,39	1,18
50	Bank of Behar	1917	1,07	33	1,40	5,58	89	1,59	5	8,11	1,47

*Includes deposits under Savings Bank and Current Account | † In liquidation in 1917 | § In 1917, capital and reserve were less than one lakh

No. 18.—NAMES OF BANKS FAILED OR LIQUIDATED FROM 1913, WITH THE DATES OF REGISTRATION AND LIQUIDATION, AND STATISTICS OF CAPITAL AND DEPOSITS.

Year	Date of Registration	Name of Company	Capital. Authorised ₹	Capital. Subscribed ₹	Capital. Paid-up ₹	Amount of Deposits ₹	Date of going into liquidation	Remarks
			1913					
		PUNJAB						
1913	6th February 1901.	People's Bank of India, Lahore . . .	35,00,000	22,00,000	12,52,950	1,25,79,742	17th November 1913	
„	8th February 1904.	Amritsar Bank, Lahore .	5,00,000	5,00,000	1,61,313	28,21,930	5th December 1913	
„	31st May 1906	Lahore Bank, Lahore .	5,00,000	4,81,300	1,04,935	28,50,282	30th November 1913	
„	11th April 1908.	Doaba Bank, Amritsar .	5,00,000	3,62,600	65,845	9,23,954	22nd November 1913	
„	15th September 1911.	Indian Exchange Bank, Amritsar . . .	5,00,000	17,310	13,410	2,06,161	22nd December 1913	
„	9th June 1913	Durbar Bank, Lahore .	2,00,000	...	...	...	14th December 1913*	
		Total, Punjab	*57,00,000*	*35,61,210*	*15,98,453*	..		
		BOMBAY						
„	24th November 1898.	Bombay Banking Co. .	5,00,000	2,11,800	1,25,229	...	11th November 1913	
„	15th December 1909.	Credit Bank of India .	1,00,00,000	50,00,000	10,00,000	...	1st November 1913	
„	10th June 1910	Kathiawar and Ahmedabad Banking Corporation.	1,00,00,000	75,72,700	7,44,567	...	23rd December 1913	
„	16th January 1912.	Crown Bank of India .	5,00,000	...	...	...	7th November 1913	
		Total, Bombay .	*2,10,00,000*	*1,27,84,500*	*18,69,796*	...		
		NORTH-WEST FRONTIER PROVINCE.						
„	28th October 1912.	Bank of Hazara, Abbottabad	2,00,000	16,000	3,175	...	26th December 1913	Voluntary liquidation.
		BALUCHISTAN.						
„	20th July 1910	Sind and Baluchistan Bank	5,00,000	94,210	42,136	...	29th November 1913	
		GRAND TOTAL .	*2,74,00,000*	*1,64,55,920*	*35,13,560*	...		

* Date on which business stopped

No. 18—NAMES OF BANKS FAILED OR LIQUIDATED FROM 1913, WITH THE DATES OF REGISTRATION AND LIQUIDATION, AND STATISTICS OF CAPITAL AND DEPOSITS—*contd.*

Year	Date of Registration	Name of Company	Capital			Amount of Deposits	Date of going into liquidation	Remarks
			Authorised ₹	Subscribed ₹	Paid-up ₹	₹		
			1914					
		PUNJAB						
1914	21st July 1906	Hindustan Bank, Multan .	10,00,000	2,43,975	1,20,814	10,53,999	19th January 1914	
„	10th October 1906	Industrial Bank of India, Ludhiana. . . .	5,00,000	1,80,000	54,208	3,97,317	7th February 1914	
„	20th September 1909	Public Banking and Assurance Co., Multan. .	10,00,000	17,300	1,964	...	2nd March 1914	
„	5th August 1911	Bank of Peshawar, Multan	5,00,000	4,50,900	1,04,271	2,22,864	14th February 1914	
„	29th August 1911	Coronation Banking and Assurance Co., Lahore .	1,00,000	...	...	...	3rd February 1914	
„	31st July 1906	Marwar Bank, Lahore .	10,00,000	4,94,100	1,51,891	8,39,466	14th June 1914	
„	14th April 1910	Popular Bank, Rawalpindi	50,00,000	20,00,000	3,24,596	18,62,641	28th July 1914	
„	11th August 1911	Bank of Rajputana and Punjab, Ambala . .	5,00,000	2,45,475	70,501	8,25,095	3rd March 1914	
„	9th February 1912	Bank of Empire, Lahore .	5,00,000	1,15,425	23,875	96,144	6th July 1914	
„	20th September 1912	Derajat Sindh Bank, Multan . . .	5,00,000	84,300	11,110	8,972	22nd April 1914	
„	17th April 1913	Golden Bank of India, Amritsar . . .	5,00,000	16,775	3,042	...	21st April 1914	
„	17th April 1913	Solar Bank, Lahore .	1,00,00,000	1,55,000	8,500	...	29th March 1914	
„	5th September 1913	Indian States Bank, Amritsar . . .	10,00,000	26,000	2,335	...	27th March 1914	
„	18th May 1907	Orient Bank of India, Lahore . . .	25,00,000	10,00,000	71,354	4,94,968	4th September 1914	
„	31st October 1904	Punjab Co-operative Bank, Amritsar . . .	25,00,000	10,00,000	8,18,519	45,75,641	September 1914	Suspended business in September 1914
„	23rd June 1911	Capital Bank of India, Lahore . . .	10,00,000	50,065	5,950	7,849	28th September 1914	
„	23rd April 1912	George Bank, Lahore .	2,50,000	1,30,700	48,365	1,04,316	19th June 1914	Applied for liquidation
„	31st October 1912	Commercial and Zamindari Bank, Multan . .	2,50,000	31,950	2,000	...	21st July 1914	Ditto
„	29th May 1913	East India Banking Co., Jagraon . . .	25,00,000	...	...	...	1st January 1914	Date of final dissolution 26th August 1916
„	8th February 1911	Jullundur Bank, Jullundur	5,00,000	1,17,650	26,705	1,18,545	...	
„	5th September 1913	World Bank, Amritsar .	5,00,000	...	...	...	...	
„	2nd September 1912	Bank of Asia, Lahore .	25,00,000	4,65,450	32,099	76,781	29th November 1914	
		Total, Punjab .	*3,46,00,000*	*68,25,065*	*18,82,099*			

No. 18.—NAMES OF BANKS FAILED OR LIQUIDATED FROM 1913, WITH THE DATES OF REGISTRATION AND LIQUIDATION, AND STATISTICS OF CAPITAL AND DEPOSITS—*contd.*

Year	Date of Registration	Name of Company	Capital			Amount of Deposits	Date of going into liquidation	Remarks
			Authorised	Subscribed	Paid-up			
			₹	₹	₹	₹		
		BOMBAY	**1914**—*contd.*					
1914	23rd May 1899	Gujarat Bank . .	5,00,000	1,75,100	84,025		24th March 1914	
„	17th November 1906	Indian Specie Bank .	2,00,00,000	1,50,00,000	74,88,850		4th March 1914	
„	16th October 1909	Ahmednagar Bank .	5,00,000	1,38,000	39,110		12th October 1914	
„	28th November 1910	Sind Bank . . .	25,00,000	3,26,700	82,295		.....	Voluntary liquidation
„	16th August 1911	Indian Finance Corporation	5,00,000	18,410	18,410	No information	8th May 1914	Order of liquidation cancelled by Judicial Commissioner of Sind and the Company has been replaced with effect from the 20th December 1916
„	3rd May 1913	All-India Commerce Bank	10,00,000	...	...		7th October 1914	
„	13th October 1913	Union Bank of Commerce	50,00,000	...	...		3rd June 1914	
		Total, Bombay .	*3,00,00,000*	*1,56,58,210*	*77,12,690*			
		UNITED PROVINCES						
„	9th November 1909	United Provinces Co-operative Bank, Allahabad .	10,00,000	45,740	27,105	1,62,930	17th June 1914	
„	17th January 1913	Commercial Bank of India, Ghazipur . .	10,00,000	5,775	4,250	18,655	2nd July 1914	Voluntary liquidation
„	25th January 1911	Sri Kashi Vishwanath Bank, Benares . .	1,00,000	3,892	3,782	4,299	3rd August 1914	
„	3rd May 1911	United India Bank, Allahabad . .	5,00,000	39,104	26,733	...	12th December 1914	Resolution for winding up passed at the beginning of the year after which it ceased working
„	13th April 1908	Peoples' Industrial Bank, Allahabad . . .	5,00,000	68,570	35,015	...	.....	
„	7th June 1912	Asiatic Engineering and Banking Corporation .	20,000	1,410	1,410	217	.....	Resolution for winding up passed on 20th May 1914
„	26th May 1913	Central Reciprocal Bank, Allahabad . . .	2,00,000	...	...	...	.....	Resolution for winding up passed on 31st July 1914
„	27th January 1863	Bank of Upper India, Meerut	10,00,000	10,00,000	10,00,000	1,83,53,245	October 1914 .	Suspended payment in October 1914, but was permitted to resume its business and to start work from 1st July 1915. The Bank has again gone into voluntary liquidation by a special resolution, dated the 16th July 1917
		Total, United Provinces	*43,20,000*	*11,64,491*	*10,98,295*			
		MADRAS						
„	14th August 1869	Madras Deposit and Benefit Society . . .	50,000	50,000	50,000	...	16th March 1914	
„	28th May 1909	Sri Krishna Bank . .	5,00,000	5,00,000	2,125	...	31st March 1914	
		Total, Madras .	*5,50,000*	*5,50,000*	*52,125*			

No. 18.—NAMES OF BANKS FAILED OR LIQUIDATED FROM 1913, WITH THE DATES OF REGISTRATION AND LIQUIDATION, AND STATISTICS OF CAPITAL AND DEPOSITS—*contd.*

Year	Date of Registration	Name of Company	Capital			Amount of Deposits	Date of going into liquidation	Remarks
			Authorised	Subscribed	Paid-up			
			₹	₹	₹	₹		
			1914—*concld.*					
		N.-W. F. PROVINCE						
1914	10th August 1912	Punjab Trader's Bank, Peshawar . . .	2,50,000	1,84,200	51,962	10,297	5th April 1914	Voluntary liquidation
		DELHI						
„	20th July 1898	Union Bank of India .	2,50,000	1,25,600	96,820	4,19,514	4th October 1914	
„	5th February 1913	Imperial Bank . .	10,00,000	40,000	7,970	3,696	15th October 1914	
		Total, Delhi .	*12,50,000*	*1,65,600*	*1,04,790*			
		GRAND TOTAL .	*7,09,70,000*	*2,45,47,566*	*1,09,01,961*			
			1915					
		PUNJAB						
1915	3rd December 1908	Indian Banking Co., Lahore	5,00,000	27,850	6,568	607	4th August 1915	Voluntarily wound up
„	17th June 1913	Amritsar National Banking Co., Amritsar . .	10,00,000	1,38,000	1,07,890	1,07,658	4th July 1915	Ditto
„	6th July 1914	New Doaba Bank, Amritsar	5,00,000	...	...	...	24th January 1915	Resolution for winding up passed on 27th December 1914. No balance sheet filed.
		Total, Punjab .	*20,00,000*	*1,65,850*	*1,14,458*			
		BOMBAY						
„	28th November 1910	Sind Bank . . .	25,00,000	3,26,700	82,295	...	11th January 1915	Voluntary liquidation under supervision of Court
		UNITED PROVINCES						
„	27th April 1882	Kashmiri Bank, Fyzabad .	1,00,000	1,00,000	1,00,000	...	...	Stopped payment from 13th December 1915 Order of liquidation passed on 11th May 1917
„	4th February 1898	Bharat Bank, Meerut .	1,00,000	52,200	52,200	...	4th August 1915	Voluntarily wound up
„	3rd May 1911	United India Bank, Allahabad . . .	5,00,000	39,104	26,733	...	5th January 1915	
„	14th June 1912	Cawnpore Banking Co., Cawnpore . . .	2,00,000	17,080	14,528	...	24th July 1915	Voluntarily wound up.
		Total, United Provinces .	*9,00,000*	*2,08,384*	*1,93,461*			

No. 18.—NAMES OF BANKS FAILED OR LIQUIDATED FROM 1913, WITH THE DATES OF REGISTRATION AND LIQUIDATION, AND STATISTICS OF CAPITAL AND DEPOSITS—*contd.*

Year	Date of Registration	Name of Company	Capital			Amount of Deposits	Date of going into liquidation	Remarks
			Authorised	Subscribed	Paid-up			
			R	R	R	R		
			1915—*contd.*					
		BANGALORE						
1915	15th June 1889	Rajdhany Bank, Bangalore	80,000	2,700	1,165	...	15th January 1915	
„	24th July 1898	Bangalore Cantonment Trading and Banking Co.	20,000	6,100	6,100	...	9th April 1915	Wound up under Section 203 (2) of the Indian Companies Act of 1913
„	3rd September 1915	Bangalore Cantonment Cavalry Road Savings Bank	1,50,000	69,775	53,114	23,532	25th „	Wound up under Section 203 (3) of the Indian Companies Act of 1913
		Total, Bangalore .	*2,50,000*	*78,575*	*60,379*			
		GRAND TOTAL .	*56,50,000*	*7,79,509*	*4,50,593*			
			1916					
		PUNJAB						
1916	7th September 1912	Punjab Merchants Bank, Ludhiana . . .	5,00,000	1,81,500	19,221	...	25th June 1916	Voluntarily wound up
„	10th December 1914	New Peoples' Bank, Lahore	25,00,000	...	...	...	...	Date of final dissolution, 18th September 1916. No balance sheet filed.
		Total, Punjab .	*30,00,000*	*1,81,500*	*19,221*	...		
		DELHI						
„	1st February 1881	Kayasth Mercantile Banking Company, Delhi .	1,00,000	23,460	20,355	...	23rd October 1916	Voluntary liquidation
		BOMBAY						
„	3rd December 1890	Deccan Bank, Bombay .	2,50,000	2,50,000	50,000	...	3rd May 1916	
„	3rd September 1906	Bank of Western India, Bombay . . .	25,00,000	...	...	...	4th February 1916	Finally dissolved
„	7th September 1911	Pioneer Bank, Bombay .	50,00,000	14,29,900	2,45,096	...	7th December 1916	
„	7th November 1911	Deccan Hubli Bank, Bombay . . .	7,00,000	65,100	26,425	...	20th September 1916	
„	14th April 1913	Eastern and Western Banking Corporation, Bombay . . .	1,00,00,000	...	...	...	4th February 1916	Finally dissolved
		Total, Bombay .	*1,84,50,000*	*17,45,000*	*3,21,521*	...		

No. 18.—NAMES OF BANKS FAILED OR LIQUIDATED FROM 1913, WITH THE DATES OF REGISTRATION AND LIQUIDATION, AND STATISTICS OF CAPITAL AND DEPOSITS—*concluded*

Year.	Date of Registration	Name of Company	Capital			Amount of Deposits	Date of going into liquidation	Remarks
			Authorised	Subscribed	Paid-up			
			₹	₹	₹	₹		
		UNITED PROVINCES	**1916**—*contd.*					
1916	13th April 1908	Peoples' Industrial Bank, Allahabad . . .	5,00,000	68,570	35,015	...	14th March 1916	Voluntarily wound up
„	26th June 1912	Standard Bank of India, Meerut . . .	5,00,000	40,910	12,040	...	12th October 1916	Ditto
„	19th August 1913	Sahjanwan Trading and Banking Company, Gorakhpur . . .	20,000	...	...	...	16th March 1916	Ditto
„	10th October 1913	Agra Rohilkhand Bank, Mainpuri . . .	5,00,000	10,437	9,139	...	4th January 1917.	Resolution for voluntary winding up passed on 19th November 1916
		Total, United Provinces.	*15,20,000*	*1,19,917*	*56,194*			
		MADRAS						
„	24th August 1908	Palghat Bank, Madras .	20,000	20,000	5,610	...	13th November 1916	
		GRAND TOTAL .	*2,30,90,000*	*20,89,877*	*4,22,901*			
			1917					
		BOMBAY.						
1917	27th July 1912	Standard Bank, Bombay .	20,00,000	20,00,000	10,00,000	...	16th August 1917.	Date of final dissolution 9th February 1918
„	13th December 1912	Cosmopolitan Bank .	20,00,000	1,05,000	1,05,000	...	6th December 1917.	Date of final dissolution 6th December 1917
		Total, Bombay .	*40,00,000*	*21,05,000*	*11,05,000*			
		MADRAS						
„	4th December 1908	Sri Venkataramana Vilasa Bank . . .	19,980	14,152	1,603	...	Struck off the register under Sec. 247 (5) of the Act.	Date of final dissolution 2nd July 1917
		UNITED PROVINCES						
„	27th January 1862	Bank of Upper India, Meerut . . .	20,00,000	10,00,000	10,00,000	...	2nd August 1917.	Voluntarily wound up.
„	27th April 1882	Kashmiri Bank, Fyzabad	1,00,000	1,00,000	1,00,000	...	11th June 1917.	Wound up by order of Court.
„	30th March 1895	Gorakpur Bank, Gorakpur	5,00,000	3,00,000	3,00,000	...	13th September 1917.	Ditto.
„	6th November 1911	Jaunpur Bank, Jaunpur .	5,00,000	28,300	12,256	...	15th December 1917.	Voluntarily wound up.
		Total, United Provinces	*31,00,000*	*14,28,300*	*14,12,256*			
		PUNJAB						
„	5th September 1913	The Delhi and Punjab Bank, Lahore . .	5,00,000	22,390	1,155	...	17th October 1917.	Voluntarily wound up.
		MYSORE.						
„	17th November 1886	Chickballapur Rajadhani Bank	30,000	5,900	5,900	...	25th January 1917.	
		GRAND TOTAL .	*76,49,980*	*35,75,742*	*25,25,914*			

No. 19.—NUMBER OF DEPOSITORS AND AMOUNT OF DEPOSITS IN THE POST OFFICE SAVINGS BANKS, from 1899-1900 to 1917-18

	Number of Depositors	Deposits (inclusive of interest)	Withdrawals	Balance of deposits (inclusive of interest)	Interest	Average balance of deposits (inclusive of interest) of each depositor
	Number (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs.
1899-1900	786	3,75,97	3,54,13	9,64,64	28,27	123
1900-01	816	3,90,65	3,50,97	10,04,33	29,00	123
1901-02	867	4,46,38	3,82,49	10,68,21	30,61	123
1902-03	922	4,67,11	3,93,16	11,42,15	32,50	124
1903-04	988	5,01,26	4,10,05	12,33,37	34,96	125
1904-05	1,059	5,55,23	4,47,89	13,40,70	38,12	127
1905-06	1,116	5,50,06	4,91,50	13,99,26	39,51	125
1906-07	1,190	5,90,13	5,12,69	14,76,70	41,52	124
1907-08	1,262	5,94,83	5,53,39	15,18,14	43,18	120
1908-09	1,319	5,66,57	5,61,30	15,23,42	43,41	116
1909-10	1,379	6,00,21	5,36,90	15,86,72	44,77	115
1910-11	1,430	6,50,43	5,45,27	16,91,88	46,23	118
1911-12	1,501	8,78,70	6,80,72	18,89,85	50,88	126
1912-13	1,567	9,70,57	7,99,28	20,61,14	56,20	132
1913-14	1,639	11,60,37	9,04,76	23,16,75	61,91	141
1914-15	1,644	9,60,62	17,88,11	14,89,26	53,94	91
1915-16	1,660	8,16,32	7,73,46	15,32,12	43,20	92
1916-17	1,647	9,38,20	8,10,79	16,59,53	45,47	101
1917-18	1,638	10,16,69	10,17,76	16,58,46	44,40	101

NOTE.—(1) Compiled from the annual report on the Post Office of India.
(2) Beginning with 1912-13 the distinction between European and Indian depositors has been discontinued, as information regarding the different classes of depositors is no longer maintained in the records of the Director-General, Posts and Telegraphs, such information being of doubtful utility.

No. 20.—TOTAL AMOUNT OF CHEQUES CLEARED FROM CLEARING HOUSES IN EACH YEAR FROM 1907 TO 1917

	Calcutta	Bombay	Madras	Karachi	Rangoon	Total
	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)
1907	2,24,44	1,26,45	15,48	5,30	(a)	3,71,67
1908	2,12,81	1,25,85	17,54	6,43	(a)	3,62,63
1909	1,97,76	1,43,75	19,48	7,02	(a)	3,68,01
1910	2,22,38	1,66,52	21,15	7,53	47,65	4,65,23
1911	2,57,63	1,76,05	20,99	7,50	53,99	5,16,16
1912	2,88,31	2,05,56	21,37	11,46	60,43	5,87,13
1913	3,33,02	2,19,30	23,56	12,49	61,98	6,50,35
1914	2,80,31	1,73,03	21,36	13,14	49,89	5,37,73
1915	3,22,67	1,66,88	19,22	13,66	40,69	5,63,12
1916	4,80,17	2,40,51	24,95	15,03	48,53	8,09,19
1917	4,71,93	3,36,54	22,84	20,27	49,66	9,01,24

(a) Information not available

No. 21.—CASH BALANCES IN THE PUBLIC TREASURIES AND AT CREDIT OF GOVERNMENT IN THE PRESIDENCY BANKS AND THEIR BRANCHES ON THE LAST DAY OF EACH MONTH IN EACH YEAR FROM 1899-1900 TO 1917-18

	April	May	June	July	August	September	October	November	December	January	February	March	Adjusted balance for last month of the official year
	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
1899-1900	15,63,04	16,54,09	18,22,33	16,83,48	15,17,83	13,13,85	9,79,94	8,82,71	8,76,67	10,52,29	11,08,42	12,68,83	12,68,87
1900-01	11,83,99	12,74,11	13,12,56	14,21,25	11,17,08	9,77,40	9,20,25	8,79,89	10,04,43	13,91,23	13,23,97	15,90,70	15,90,85
1901-02	14,98,18	15,51,75	17,68,87	17,01,87	16,43,74	16,17,62	14,44,63	11,62,82	10,30,91	13,71,37	13,50,10	17,87,91	17,82,05
1902-03	16,16,67	16,27,55	18,26,26	18,09,38	16,92,96	15,18,86	13,78,58	13,34,01	12,32,21	14,53,10	16,51,48	18,12,36	18,12,36
1903-04	16,08,35	17,04,39	18,25,43	18,67,23	15,85,75	14,04,47	11,67,06	11,05,33	11,37,52	13,80,67	14,84,25	17,80,43	17,80,43
1904-05	15,45,98	15,77,89	17,87,02	20,65,32	19,14,33	17,94,45	15,91,26	13,82,89	11,29,03	12,54,05	13,86,32	16,12,18	16,12,47
1905-06	14,48,97	15,64,60	17,57,11	15,79,55	13,74,96	16,99,29	12,54,01	10,29,25	11,23,36	14,74,36	16,91,25	17,67,55	17,67,22
1906-07	16,55,08	15,85,36	17,59,24	17,18,20	17,89,23	14,36,63	12,43,42	11,84,47	10,45,53	12,94,58	13,96,20	15,48,18	15,49,24
1907-08	12,20,34	14,76,56	15,72,60	17,14,20	16,85,82	13,11,48	17,82,07	14,40,33	11,84,18	13,63,95	15,77,87	19,28,14	19,27,76
1908-09	19,21,92	18,33,79	17,44,19	19,53,61	15,49,90	12,11,86	11,09,55	9,88,22	9,32,99	11,27,39	12,74,79	15,35,32	15,35,37
1909-10	11,37,41	13,07,06	14,06,54	13,60,86	12,07,10	11,83,12	9,99,25	10,04,83	10,15,84	13,67,74	15,62,33	18,44,42	18,44,31
1910-11	15,77,73	17,54,43	20,14,90	21,41,82	19,63,43	18,65,85	16,12,66	14,65,40	13,17,35	15,00,99	17,16,63	20,36,19	20,35,04
1911-12	19,13,95	18,97,77	21,23,13	22,65,64	20,30,55	17,72,33	16,22,19	15,56,40	14,61,10	15,17,96	15,78,79	18,43,96	18,41,95
1912-13	16,93,94	18,55,27	20,00,96	24,57,61	25,67,78	26,13,54	22,50,92	24,14,14	21,99,40	24,73,85	26,00,39	28,94,44	28,93,97
1913-14	25,92,29	25,41,58	27,82,03	32,20,70	30,60,89	26,71,30	21,90,44	21,58,43	18,17,87	20,85,19	21,71,11	22,84,98	23,41,24
1914-15	21,47,05	22,13,22	24,74,03	29,93,24	21,89,41	15,22,57	13,85,79	13,55,04	14,50,50	18,97,48	19,99,32	22,17,29	22,16,90
1915-16	19,61,41	17,19,37	17,41,54	21,04,96	22,35,67	19,37,22	15,71,82	12,46,57	13,02,05	16,49,29	17,27,90	18,21,72	18,02,41
1916-17	15,77,63	14,46,85	18,22,74	20,41,51	18,29,65	17,64,62	16,68,05	15,53,87	14,59,72	18,33,39	19,59,37	22,94,41	22,93,98
1917-18	24,72,65	32,48,70	39,56,93	35,96,25	26,46,92	20,73,75	18,58,08	16,51,76	16,79,48	22,84,42	25,25,57	22,99,38	22,98,78

No. 22.—SILVER PURCHASED BY GOVERNMENT, SILVER COINAGE, AND IMPORTS AND EXPORTS OF SILVER AND GOLD FROM 1899-1900 TO 1917-18

	Silver purchased by Government (*a*)	Silver coinage (*b*)	SILVER						GOLD					
			Imports			Exports			Imports			Exports		
			On Government account	On private account	Total	On Government account	On private account	Total	On Government account	On private account	Total	On Government account	On private account	Total
	£(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)
1899-1900	405	2,22,60	1,42	9,51,07	9,52,49	64	5,94,18	5,94,82	9	11,44,79	11,44,88	...	2,00,82	2,00,82
1900-01	5,650	17,26,49	8,08,65	4,59,22	12,67,87	29	3,16,86	3,17,15	2,66	11,87,14	11,89,80	6,75,00	4,30,59	11,05,59
1901-02	3	5,13,48	94,30	11,35,08	12,29,38	49	5,09,61	5,10,10	99	8,29,76	8,30,75	3,00,34	3,36,65	6,36,99
1902-03	285	11,38,95	7,74	12,10,91	12,18,65	9,72	5,13,26	5,22,98	4,57	13,14,67	13,19,24	75,04	3,67,74	4,42,78
1903-04	4,055	16,53,12	6,56,61	11,81,21	18,37,82	48,10	4,24,45	4,72,55	1,67	20,13,12	20,14,79	6,41,35	3,80,27	10,21,62
1904-05	4,540	11,37,04	6,48,06	11,21,56	17,69,62	4,47	4,39,00	4,43,47	...	21,81,20	21,81,20	8,40,75	3,69,86	12,10,61
1905-06	8,218	20,00,15	10,72,37	6,17,83	16,90,20	2,02	1,15,88	1,17,90	60	14,74,30	14,74,90	9,00,00	5,29,10	14,29,10
1906-07	12,371	26,08,57	17,31,62	8,73,02	26,04,64	52	2,03,57	2,04,09	6,26	18,47,08	18,53,34	...	3,67,73	3,67,73
1907-08	4,516	18,11,57	9,44,61	12,08,58	21,53,19	23	2,06,13	2,06,36	1,80	20,73,46	20,75,26	...	3,38,49	3,38,49
1908-09	...	2,85,36	11,23	14,22,76	14,33,99	29	2,26,86	2,27,15	...	8,40,42	8,40,42	36,07	3,68,81	4,04,88
1909-10	...	2,17,56	8,39	12,40,86	12,49,25	27	3,04,48	3,04,75	1,35	25,01,75	25,03,10	30	3,34,85	3,35,15
1910-11	...	2,19,25	6,88	11,77,46	11,84,34	90	3,20,41	3,21,31	...	27,89,25	27,89,25	..	3,91,39	3,91,39
1911-12	...	2,80,74	4,87	11,92,85	11,97,72	48	6,63,53	6,64,01	...	41,49,36	41,49,36	75	3,72,63	3,73,38
1912-13	7,059	19,53,70	10,63,38	9,90,72	20,54,10	87	3,33,35	3,34,22	...	41,29,08	41,29,08	3,57,73	3,71,23	7,28,96
1913-14	4,528	13,15,69	6,81,92	8,39,40	15,21,32	3,08	2,14,95	2,18,03	...	28,22,64	28,22,64	...	4,90,26	4,90,26
1914-15	...	2,17,95	3,77	11,06,68	11,10,45	1,17,91	1,05,39	2,23,30	2	10,70,36	10,70,38	80,70	2,24,94	3,05,64
1915-16	983	1,62,02	5,36	6,61,10	6,66,46	80,00	1,03,50	1,83,50	3,75	5,24,42	5,28,17	...	6,39,08	6,39,08
1916-17	16,094*	30,77,07	23,55,52	1,55,96	25,11,48	1,43,49	4,87,98	6,31,47	...	13,33,79	13,33,79	4,07	6,18	10,25
1917-18	13,492*	23,87,07	†	†	†	†	†	†	†	†	†	†	†	†

(*a*) The statistics in this column have been compiled from the "Home Accounts" and the "Finance and Revenue Accounts" of the Government of India. The figures represent the actual payments made by the Secretary of State for India on account of silver purchased by him, and not the amount of silver contracted for by him during the year.

(*b*) The figures in this column represent the value of rupees, half-rupees, quarter rupees and one-eighth rupees struck in the mints in each year.

* Excludes payment made in India which in 1916-17 amounted to £1,810,949 and in 1917-18 to £605,079.

† The publication of these figures has been temporarily discontinued.

No. 23.—ABSORPTION OF RUPEES AND HALF-RUPEES IN INDIA DURING 1916-17 AND 1917-18

	1916-17					1917-18				
	April to June	July to September	October to December	January to March	Total April to March	April to June	July to September	October to December	January to March	Total April to March
	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)
Opening Balance—										
Currency	23,05	22,43	24,24	14,39	23,05	17,08	19,61	28,88	18,27	17,08
Treasury	4,91	4,87	4,04	3,10	4,91	4,56	4,93	4,21	2,91	4,56
Total	27,96	27,30	28,28	17,49	27,96	21,64	24,54	33,09	21,18	21,64
Closing Balance—										
Currency	22,43	24,24	14,39	17,08	17,08	19,61	28,88	18,27	10,40	10,40
Treasury	4,87	4,04	3,10	4,56	4,56	4,93	4,21	2,91	3,61	3,61
Total	27,30	28,28	17,49	21,64	21,64	24,54	33,09	21,18	14,01	14,01
Net diffrence + or −	+66	−98	+10,79	−4,15	+6,32	−2,90	−8,55	+11,91	+7,17	+7,63
Add—New coins issued	+2,47	+9,31	+9,48	+8,86	+30,12	+8,51	+5,47	+4,09	+5,05	+23,12
Deduct—Remittances to Mints for recoinage	−30	−53	−19	−36	−1,38	−34	−34	−25	−34	−1,27
Do. Exports from India	−95	−11	−10	−9	−1,25	−58	−62	−29	−13	−1,62
Net absorption (+) or return from circulation (−)	+1,88	+7,69	+19,98	+4,26	+33,81	+4,69	−4,04	+15,46	+11,75	+27,86

NOTE.—The statistics in this table have been taken from the annual report of the Controller of Currency

No. 24.—ABSORPTION OF GOLD (BOTH COIN AND BULLION) IN INDIA.

(In thousands of £ sterling)

	1873-74	Average of 5 years ending 1878-79	1883-84	1888-89	1893-94	1898-99	1903-04	1908-09	1909-10	1910-11	1911-12	1912-13	1913-14	Average of 5 years ending 1913-14	1914-15	1915-16	1916-17	1917-18
	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)
1. Production	...	...	...	...	463	1,226	1,967	2,267	2,207	2,200	2,240	2,273	2,293	2,243	2,340	2,367	2,303	2,222
2. Imports	...	...	...	...	2,857	3,403	8,667	11,233	16,687	18,594	27,660	27,527	18,820	21,858	7,133	3,520	2,839(*a*)	(*b*)
3. Exports	...	...	...	...	1,310	1,894	4,547	5,000	2,234	2,607	2,487	4,860	3,267	3,091	2,040	4,260	67	(*b*)
4. Net imports (*i.e.*, 2—3)	1,285	594	3,394	2,297	1,547	1,509	4,120	6,233	14,453	15,987	25,173	22,667	15,553	18,767	5,093	—740	2,772(*a*)	17,800(*a*)
5. Net addition to stock (*i.e.*, 1+4)	1,285	594	3,394	2,297	2,010	2,735	6,087	8,500	16,660	18,187	27,413	24,940	17,846	21,010	7,433	1,627	5,075	20,022
6. Balance held in Mints and Government Treasuries and Currency and Gold Standard Reserves	...	...	...	...	...	439	8,587	4,380	6,427	6,487	15,827	19,960	15,000	12,740	10,386	8,428	8,110	17,911
7. Increase (+) or decrease (—) in stock held in Mints, etc., as compared with the preceding year	...	...	...	...	...	+405	+1,780	—2,167	+6,340	+60	+9,340	+4,133	—4,060	+2,983	—4,614	—1,958	—318	+9,801
8. Net absorption (i.e., 5—7)	1,285	594	3,394	2,297	2,010	2,330	4,307	10,667	10,320	18,127	18,073	20,807	22,806	18,027	12,047	3,585	5,393	10,221
9. Progressive total of additions to stock	1,285	3,963	12,504	25,766	34,853	37,650	67,460	105,873	140,227	158,414	185,827	210,767	228,613	184,770	236,046	237,673	242,748	262,770
10. Net progressive absorption	1,285	3,963	12,504	25,766	34,853	37,211	58,873	101,493	133,800	151,927	170,000	190,807	213,613	172,029	225,660	229,245	234,638	244,859

NOTE.—The figures in this table have been revised. The quinquennial average figures are inserted only for comparative purposes. The progressive total of additions to stock (item 9) and net progressive absorption (item 10) are calculated on the annual figures and are not based on these averages. Item 9 is the sum of the yearly figures in item 5, and item 10 the sum of the yearly figures in item 8.

(*a*) Excludes Gold imported and exported on behalf of the Bank of England
(*b*) Temporarily discontinued.

No. 25.—BALANCE OF TRADE OF INDIA.

(In thousands of £ sterling)

	Average of 5 years ending 1883-84	1888-89	1893-94	1898-99	1903-04	1908-09	1909-10	1910-11	1911-12	1912-13	1913-14	Average of 5 years ending 1913-14	1914-15	1915-16	1916-17	1917-18
	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)
1. Exports of Merchandise—																
Excluding Government Stores	52,680	59,053	69,940	71,633	83,013	110,206	125,257	139,921	151,897	164,059	165,919	149,411	121,061	131,587	163,434	161,703
2. Imports of Merchandise—																
Excluding Government Stores	31,966	39,014	45,167	46,527	52,286	74,567	78,040	86,236	92,383	107,333	122,166	97,232	91,953	87,991	99,748	100,283
3. Net Export	20,714	20,039	24,773	25,106	30,727	35,639	47,217	53,685	59,514	56,726	43,753	52,179	29,108	43,596	63,677	61,420
4. Imports of treasure and funds (private account)	20,007	20,492	24,413	23,953	29,341	36,827	48,181	49,970	56,477	55,929	51,765	52,464	11,236	26,443	33,282	49,830
Net imports of—																
Gold	2,753	2,053	1,400	1,500	6,367	8,589	14,446	15,986	25,178	25,052	15,550	19,242	5,637	3,267(*a*)	2,797(*a*)	14,306(*a*)
Silver	4,167	5,973	8,140	4,167	3,413	5,405	6,242	5,714	3,528	4,383	4,163	4,806	6,676	3,717	—1,440 (*b*)	971(*b*)
Net imports of treasure	6,920	8,026	9,540	5,667	9,780	13,994	20,688	21,700	28,706	29,435	19,713	24,048	12,313	6,984	1,357	15,277
Enfaced rupee paper (net imports)	...	...	...	353	587	360	...	1,620	707	353	747	581	238	603	347	552
Enfaced rupee paper (net exports)	660	114	327	...	...	...	520	...	...	...	...	...	...	...	...	...
Interest on—																
Enfaced rupee paper	567	580	660	553	467	373	347	360	287	253	240	297	228	213	195	185
Council bills paid in India through—																
Treasury	13,180	12,000	14,540	17,380	17,627	22,207	18,732	23,145	24,789	25,888	28,915	24,294	6,594	4,980	8,094	23,781
Gold Standard Reserve	...	...	...	...	880	1,238	8,090	600	...	...	2,150	2,168	600	7,533	4,295	1,377
Currency	...	...	...	...	...	267	1,000	2,545	1,988	...	...	1,107	...	8,190	18,994	8,658
Funds supplied by Government to finance wheat purchases	...	...	...	...	...	...	...	...	...	...	...	...	...	2,833	...	...
Reverse bills paid in London	...	...	...	...	...	*1,607*	*156*	...	...	...	...	*31*	*8,707*	*4,893*	...	...
Net	13,180	12,000	14,540	17,380	18,507	22,100	27,666	26,290	26,777	25,888	31,065	27,538	—1,513	18,643	31,383	33,816
Balance of Trade in favour of India	707	...	360	1,153	1,386	...	...	3,715	3,037	797	...	...	17,842	17,153	30,395	11,590
Balance of Trade against India	...	453	...	...	...	1,188	964	...	...	...	8,012	285	...	...	...	...

NOTE.—All possible items in the Balance of Trade cannot be included in the table for reasons given in Chapter VI of the Review of the Trade of India
(*a*) Excludes transactions, such as gold imported or exported on behalf of the Bank of England, which do not enter into India's Balance of Trade
(*b*) Excludes *piastres* coined at the Bombay Mint on behalf of the Egyptian Government valued at £773,000 in 1916-17 and at £515,000 in 1917-18

APPENDIX I

Banks and their Branches in the Principal Towns of India

Town	Province	Name of Bank	
A			
Abbottabad	N.-W. Frontier Province	Alliance Bank of Simla	...
Agra	United Provinces	Agra Bank	Head Office.
,,	,, ,,	Alliance Bank of Simla	...
,,	,, ,,	Bank of Bengal	...
,,	,, ,,	Bhargava Commercial Bank	...
,,	,, ,,	Benares Bank	...
Ahmedabad	Bombay	Bank of Baroda	...
,,	,,	Bank of Bombay	Two branches.
Ahmednagar	,,	Poona Bank	...
Ajmer	Ajmer-Merwara	Alliance Bank of Simla	...
Akola	Central Provinces	Bank of Bombay	...
Akyab	Lower Burma	Bank of Bengal	...
Allahabad	United Provinces	Allahabad Bank	Head Office and one branch.
,,	,, ,,	Allahabad Trading, and Banking Corporation	Head Office.
,,	,, ,,	Allahabad Union Bank	Head Office.
,,	,, ,,	Alliance Bank of Simla	...
,,	,, ,,	Bank of Bengal	...
,,	,, ,,	Benares Bank	...
,,	,, ,,		
Alleppy*	Travancore, Madras	Bank of Madras	...
Ambala	Punjab	Alliance Bank of Simla	...
,,	,,	Bank of Northern India	...
,,	,,	Punjab National Bank	...
Amraoti	Berar	Bank of Berar	Head Office.
,,	,,	Bank of Bombay	...
Amritsar	Punjab	Allahabad Bank	...
,,	,,	Alliance Bank of Simla	...
,,	,,	Benares Bank	...
,,	,,	Chartered Bank of India, Australia, and China	...
,,	,,	National Bank of India	...
,,	,,	Punjab National Bank	...
,,	,,	Punjab and Sind Bank	Head Office.
Arrah	Bihar and Orissa	Kayestha Trading and Banking Corporation	...
Azamgarh	United Provinces	Ditto ditto ditto	...
B			
Badagara*	Madras	Nedungudi Bank	...
Bangalore	Mysore	Bangalore Bank	Head Office.
,,	,,	Bangalore Cantonment Ramavilasa Bank	Head Office.
,,	,,	Bangalore Cantonment Savings Bank	Head Office.
,,	,,	Bangalore Mercantile Bank	Head Office.
,,	,,	Bank of Madras	...
,,	,,	Bank of Mysore	Head Office.
Bankipore*	Bihar and Orissa	Allahabad Bank	...
,,	,, ,,	Bank of Behar	Head Office.
,,	,, ,,	Benares Bank	...
Bannu	N.-W. Frontier Province	Frontier Bank	...
Bareilly	United Provinces	Allahabad Bank	...
,,	,, ,,	Alliance Bank of Simla	...
,,	,, ,,	Benares Bank	...
Baroda	Baroda	Bank of Baroda	Head Office.
Basti	United Provinces	Kayestha Trading and Banking Corporation	...
Belgaum	Bombay	Poona Bank	...
Bellary	Madras	Bank of Madras	...
Benares	United Provinces	Allahabad Bank	...
,,	,, ,,	Bank of Bengal	...
,,	,, ,,	Benares Bank	Head Office.
,,	,, ,,	Upper India Insurance and Banking Co.	Head Office.

* Towns marked with asterisk have no Government Treasuries which issue and cash bills — *Vide* Appendix II, p. 40

APPENDIX I—*continued*

Banks and their Branches in the Principal Towns of India—continued

Town	Province	Name of Bank	
Bezwada*	Madras	Bank of Madras	...
Bhagalpur	Bihar and Orissa	Benares Bank	...
Bhopal*	Central India	Bharat National Bank	...
Bimlipatam*	Madras	Bank of Madras	...
Bombay	Bombay	Allahabad Bank	...
,,	,,	Alliance Bank of Simla	...
,,	,,	Bank of Bengal	...
,,	,,	Bank of Bombay	Head Office and three branches.
,,	,,	Bank of India	Head Office.
,,	,,	Benares Bank	...
,,	,,	Bombay Merchants Bank	Head Office and one branch.
,,	,,	Bombay Provincial Bank	Ditto.
,,	,,	Central Bank of India	Head Office and three branches.
,,	,,	Chartered Bank of India, Australia, and China	...
,,	,,	Comptoir National d'Escompte de Paris	...
,,	,,	Cox and Company	...
,,	,,	Eastern Bank	...
,,	,,	Empire Bank	Head Office.
,,	,,	Hongkong & Shanghai Banking Corporation	...
,,	,,	International Banking Corporation	...
,,	,,	Karachi Bank	...
,,	,,	Mercantile Bank of India	...
,,	,,	National Bank of India	...
,,	,,	National Financing and Commission Corpn.	Head Office.
,,	,,	Punjab National Bank	...
,,	,,	Russo-Asiatic Bank	...
,,	,,	Tata Industrial Bank	Head Office.
,,	,,	Yokohama Specie Bank	...
Broach	,,	Bank of Bombay	...
C			
Calcutta	Bengal	Allahabad Bank	...
,,	,,	Alliance Bank of Simla	...
,,	,,	Bank of Bengal	Head Office and three branches.
,,	,,	Benares Bank	...
,,	,,	Bengal Credit Bank	Head Office.
,,	,,	Bengal National Bank	Head Office.
,,	,,	Bhowanipore Banking Corporation	Head Office.
,,	,,	Central Bank of India	...
,,	,,	Chartered Bank of India, Australia, and China	...
,,	,,	Co-operative Hindusthan Bank	Head Office.
,,	,,	Cox and Company	...
,,	,,	Eastern Bank	...
,,	,,	Hongkong and Shanghai Banking Corporation	...
,,	,,	International Banking Corporation	...
,,	,,	Mercantile Bank of India	...
,,	,,	National Bank of India	...
,,	,,	Punjab National Bank	...
,,	,,	Tata Industrial Bank	...
,,	,,	Yokohama Specie Bank	...
Calicut	Madras	Bank of Madras	...
,,	,,	Nedungudi Bank	Head Office and one branch.
Cannanore*	,,	Malabar Bank	Head Office.
Cawnpore	United Provinces	Allahabad Bank	...
,,	,, ,,	Alliance Bank of Simla	...
,,	,, ,,	Bank of Bengal	...
,,	,, ,,	Benares Bank	...
,,	,, ,,	National Bank of India	...
,,	,, ,,	Oudh Commercial Bank	...
,,	,, ,,	Punjab National Bank	...
Chandausi*	,, ,,	Allahabad Bank	...
Chandpore*	Bengal	Bank of Bengal (Pay Office)	...
Channapatna*	Mysore	Bank of Mysore	...
Chapra	Bihar and Orissa	Bank of Behar	...
,,	,, ,,	Kayestha Trading and Banking Corporation	...
Cherpalcheri*	Madras	Nedungudi Bank	...
Chickmagalur	Mysore	Bank of Mysore	...
Chittagong	Bengal	Bank of Bengal	...

* Towns marked with asterisk have no Government Treasuries which issue and cash bills—*Vide* Appendix II, p. 40

APPENDIX I—*continued*

Banks and their Branches in the Principal Towns of India—continued

Town	Province	Name of Bank	
Chittagong	Bengal	Mohaluxmi Bank	Head Office.
,,	,,	National Bank of India	...
Cocanada	Madras	Bank of Madras	...
,,	,,	Indian Bank	...
Cochin*	,,	Bank of Madras	...
,,	,,	National Bank of India	...
Coimbatore	,,	Bank of Madras	...
,,	,,	Coimbatore Town Bank	Head Office.
,,	,,	Coimbatore Sabapathi Bank	Head Office.
D			
Dacca	Bengal	Bank of Bengal	...
,,	,,	Co-operative Hindusthan Bank	...
Dalhousie	Punjab	Alliance Bank of Simla	...
Darjeeling	Bengal	Alliance Bank of Simla	...
,,	,,	Benares Bank	...
Davangere*	Mysore	Bank of Mysore	...
Dehra Dun	United Provinces	Alliance Bank of Simla	...
,,	,, ,,	Allahabad Bank	...
Dehra Ismail Khan	N.-W. Frontier Province	Frontier Bank	Head Office.
,, ,,	,, ,,	Punjab National Bank	...
Delhi	Delhi	Allahabad Bank	...
,,	,,	Alliance Bank of Simla	Three branches.
,,	,,	Bank of Bengal	...
,,	,,	Bank of Northern India	...
,,	,,	Benares Bank	...
,,	,,	Bharat National Bank	Head Office.
,,	,,	Chartered Bank of India, Australia, and China	...
,,	,,	Mercantile Bank of India	...
,,	,,	National Bank of India	...
,,	,,	Punjab National Bank	...
Deoria*	United Provinces	Kayestha Trading and Banking Corporation	...
Dharwar	Bombay	Dharwar Bank	Head Office.
Durbhanga	Bihar and Orissa	Darbhanga Bank	Head Office.
,,	,, ,,	Kayestha Trading and Banking Corporation	...
E			
Erode*	Madras	Bank of Madras	...
,,	,,	Erode Bank	Head Office.
F			
Faridpur	Bengal	Faridpur Bank	Head Office.
,,	,,	Madaripur Bank	Head Office.
Ferozepore	Punjab	Alliance Bank of Simla	...
,,	,,	Punjab National Bank	...
Fyzabad	United Provinces	Ajodhia Bank	Head Office.
,,	,, ,,	Allahabad Bank	...
,,	,, ,,	Benares Bank	...
,,	,, ,,	Oudh Commercial Bank	Head Office.
G			
Ghazipur	United Provinces	Kayestha Trading and Banking Corporation	...
Gorakhpur	,, ,,	Kayestha Trading and Banking Corporation	Head Office.
,,	,, ,,	Mufassil Bank	Head Office.
Gujranwala	Punjab	Punjab National Bank	...
,,	,,	Punjab and Sind Bank	...
Guntur	Madras	Bank of Madras	...

* Towns marked with asterisk have no Government Treasuries which issue and cash bills—*Vide* Appendix II, p. 40

APPENDIX I—*continued*

Banks and their Branches in the Principal Towns of India—continued

Town	Province	Name of Bank	
Gwalior*	Central India	Alliance Bank of Simla	Four branches.
Gya	Bihar and Orissa	Bank of Behar	...
H			
Hapur*	United Provinces	Byopar Sahayak Bank	...
Hathras*	„ „	Allahabad Bank	...
Hazaribagh	Bihar and Orissa	Hazaribagh Bank	Head Office.
„	„ „	Chota Nagpur Banking Association	Head Office.
Howrah	Bengal	Mercantile Bank of India	...
Hubli*	Bombay	Poona Bank	...
Hyderabad (Deccan)	Hyderabad	Bank of Bengal	...
„	„	Hyderabad Banking Corporation	Head Office.
Hyderabad (Sind)	Sind	Bank of Bombay	...
„	„	Karachi Bank	...
I			
Indore	Central India	Bank of Bombay	...
J			
Jalgaon	Bombay	Bank of Bombay	...
Jalpaiguri	Bengal	Bank of Bengal	...
„	„	Jalpaiguri Banking and Trading Corporation.	Head Office.
Jammu*	Kashmir	Bharat National Bank	...
„	„	Punjab National Bank	...
Jaunpur	United Provinces	Kayestha Trading and Banking Corporation	...
Jessore	Bengal	Jessore United Bank	Head Office.
Jhansi	United Provinces	Allahabad Bank	...
Jharia*	Bihar and Orissa	Central Bank of India	...
Jhelum	Punjab	Punjab National Bank	...
Jubbulpore	Central Provinces	Allahabad Bank	...
„	„	Benares Bank	...
„	„	Bhargava Commercial Bank	Head Office.
„	„	Jubbulpore Central Bank	Head Office.
Jullunder	Punjab	Alliance Bank of Simla	...
„	„	Jullunder Bank	Head Office.
„	„	Punjab National Bank	...
K			
Karachi	Sind	Alliance Bank of Simla	...
„	„	Bank of Bombay	...
„	„	Central Bank of India	...
„	„	Chartered Bank of India, Australia, and China	...
„	„	Cox and Company	...
„	„	Karachi Bank	Head Office.
„	„	Mercantile Bank of India	...
„	„	National Bank of India	...
„	„	Punjab National Bank	...
Kasauli	Punjab	Alliance Bank of Simla	...
Kasur*	„	Punjab National Bank	...
Kolhapur*	Bombay	Poona Bank	...
Kumbakonam	Madras	Kumbakonam Bank	Head Office.
„	„	Union Bank	Head Office.

* Towns marked with asterisk have no Government Treasuries which issue and cash bills—*Vide* Appendix II, p. 40

APPENDIX I—*continued*

Banks and their Branches in the Principal Towns of India—continued

Town	Province	Name of Bank	
L			
Lahore	Punjab	Alliance Bank of Simla	Three branches.
"	"	Bank of Bengal	...
"	"	Bank of Northern India	...
"	"	Benares Bank	...
"	"	Frontier Bank	...
"	"	Muslim Bank of India	Head Office.
"	"	National Bank of India	...
"	"	Punjab National Bank	Head Office and one branch.
"	"	Punjab and Sind Bank	...
Larkana	Sind	Karachi Bank	...
Lucknow	United Provinces	Allahabad Bank	Three branches.
"	" "	Alliance Bank of Simla	...
"	" "	Bank of Bengal	...
"	" "	Benares Bank	...
"	" "	National Bank of Upper India	Head Office.
"	" "	Oudh Commercial Bank	...
Ludhiana	Punjab	Punjab National Bank	...
Lyallpur	"	Allahabad Bank	...
"	"	Punjab National Bank	...
"	"	Punjab and Sind Bank	...
M			
Madras	Madras	Bank of Madras	Head Office.
"	"	Benares Bank	...
"	"	Chartered Bank of India, Australia, and China	...
"	"	Indian Bank	Head Office and two branches.
"	"	Mercantile Bank of India	...
"	"	National Bank of India	...
Madura	"	Bank of Madras	...
"	"	Indian Bank	...
Mandalay	Upper Burma	National Bank of India	...
Mangalore	Madras	Bank of Madras	...
"	"	Canara Bank	Head Office.
Masulipatam	"	Bank of Madras	...
Meerut	United Provinces	Allahabad Bank	...
"	" "	Benares Bank	...
"	" "	Byopar Sahayak Bank	Head Office.
"	" "	Standard Bank of India	Head Office.
Mehsana*	Baroda	Bank of Baroda	...
Miraj*	Bombay	Poona Bank	...
Moradabad	United Provinces	Allahabad Bank	...
Moulmein	Lower Burma	Bank of Bengal	...
Multan	Punjab	Alliance Bank of Simla	...
"	"	Punjab National Bank	...
Mumbadevi*	Bombay	Bombay Merchants Bank	...
Murree	Punjab	Alliance Bank of Simla	...
"	"	Bank of Northern India	...
"	"	Cox and Company	...
Mussooree	United Provinces	Allahabad Bank	...
"	" "	Alliance Bank of Simla	...
"	" "	Benares Bank	...
Muzaffarnagar	" "	Standard Bank of India	...
Muzaffarpur	Bihar and Orissa	Benares Bank	...
Mysore	Mysore	Bank of Mysore	...
N			
Nadia	Bengal	Khoksa Janipur Banking Corporation	Head Office.
Nagpur	Central Provinces	Allahabad Bank	...
"	"	Bank of Bengal	...
"	" "	Nagpur Central Bank	Head Office.
Naini Tal	United Provinces	Allahabad Bank	...
"	" "	Alliance Bank of Simla	...
"	" "	Benares Bank	...

* Towns marked with asterisk have no Government Treasuries which issue and cash bills—*Vide* Appendix II, p. 40

APPENDIX I—*continued*

Banks and their Branches in the Principal Towns of India—continued

Town	Province	Name of Bank	
Naogaon *	Bengal	Naogoan Union Bank	Head Office.
Narayanganj*	,,	Bank of Bengal	...
,,	,,	Co-operative Hindustan Bank	...
Narsapur*	Madras	Bank of Madras	...
Natore*	Bengal	Natore City Bank	Head Office.
Navsari*	Baroda	Bank of Baroda	...
Negapatam	Madras	Bank of Madras	...
Nowshera	N.-W. Frontier Province	Alliance Bank of Simla	...
O			
Ootacamund	Madras	Bank of Madras	...
P			
Palghat*	Madras	Nedungudi Bank	...
Patiala*	Punjab	Bharat National Bank	...
,,	,,	Punjab National Bank	...
Patna	Bihar and Orissa	Bank of Bengal	...
,,	,, ,, ,,	Bank of Behar	...
,,	,, ,, ,,	Benares Bank	...
Peshawar	N.-W. Frontier Province	Alliance Bank of Simla	Two branches.
,,	,, ,, ,,	Bank of Peshawer	Head Office.
,,	,, ,, ,,	Punjab National Bank	...
Poona	Bombay	Bank of Bombay	...
,,	,,	Poona Bank	Head Office.
,,	,,	Poona Mercantile Bank	Head Office.
Purulia	Bihar and Orissa	Chota Nagpur Banking Association	...
Q			
Quetta	Baluchistan	Alliance Bank of Simla	Two branches.
,,	,,	Punjab National Bank	...
R			
Rae Bareli	United Provinces	Allahabad Bank	...
Rajahmundry	Madras	Bank of Madras	...
Rajshahi	Bengal	Rajshahi Lakshmi Bank	Head Office.
,,	,,	Rajshaye Peoples' Bank	Head Office.
,,	,,	Rajshahi Banking and Trading Corporation	Head Office.
Rajkot	Bombay	Bank of Bombay	...
Ranchi	Bihar and Orissa	Chota Nagpur Banking Association	...
Rangoon	Burma	Bank of Bengal	...
,,	,,	,,	...
,,	,,	Chartered Bank of India, Australia, and China	...
,,	,,	Hongkong and Shanghai Banking Corporation.	...
,,	,,	Karen Co-operative Agricultural Bank	Head Office.
,,	,,	Mercantile Bank of India	...
,,	,,	National Bank of India	...
,,	,,	Yokohama Specie Bank	...
Rajbari *	Bengal	Rajbari Bank	Head Office.
Rangpur	,,	Gaibanda Bank	Head Office.
,,	,,	North Bengal Bank	Head Office.
,,	,,	Rangpur Bank	Head Office.
,,	,,	Zamindars Bank	Head Office.
Rawalpindi	Punjab	Alliance Bank of Simla	...
,,	,,	Bank of Northern India	Head Office and one branch.
,,	,,	Cox and Company	...
,,	,,	Punjab National Bank	...
,,	,,	Punjab and Sind Bank	...

* Towns marked with asterisk have no Government Treasuries which issue and cash bills—*Vide* Appendix II, p. 40

APPENDIX I—*concluded*

Banks and their Branches in the Principal Towns of India—concluded

Town	Province	Name of Bank	
S			
Sagar *	Mysore	Bank of Mysore	...
Salem	Madras	Bank of Madras	...
Sargodha*	Punjab	Punjab National Bank	...
Sassaram*	Bihar and Orissa	Bank of Behar	...
Secunderabad*	Hyderabad (Deccan)	Bank of Bengal	...
Serajganj*	Bengal	Bank of Bengal (Pay office)	...
Shimoga	Mysore	Bank of Mysore	...
Sholapur	Bombay	Bank of Bombay	...
"	"	Sholapur Bank	Head Office.
Sialkot	Punjab	Alliance Bank of Simla	...
"	"	Bharat National Bank	...
"	"	Punjab National Bank	...
Simla	"	Alliance Bank of Simla	Head Office and one branch.
"	"	Bank of Bengal	...
"	"	Benares Bank	...
"	"	Central Brotherhood Urban Bank of India and Ceylon.	Head Office.
Sitapur	United Provinces	Allahabad Bank	...
Srinagar	Kashmir	Alliance Bank of Simla	Two branches.
"	"	Bharat National Bank	...
"	"	Cox and Company	...
"	"	Punjab National Bank	...
Sukkur	Sind	Bank of Bombay	...
Surat	Bombay	Bank of Baroda	...
"	"	Bank of Bombay	...
"	"	National Financing and Commission Corporation.	...
T			
Tavoy	Lower Burma	Chartered Bank of India, Australia, and China	...
Tellicherry*	Madras	Bank of Madras	...
"	"	Tellicharry Bank	Head Office.
Tinnevelly	"	South India Bank	Head Office.
"	"	Tinnevelly Bank	Head Office.
Tirur *	"	Nedungadi Bank	...
Tonk*	N.-W. Frontier Province	Frontier Bank	...
Trichinopoly	Madras	Bank of Madras	...
"	"	Trichinopoly Hindu Saving Bank	Head Office.
"	"	Trichinopoly National Bank	Head Office.
Trivandrum	"	Bank of Madras	...
Tumkur	Mysore	Bank of Mysore	...
Tuticorin	Madras	Bank of Madras	...
"	"	National Bank of India	...
"	"	South India Bank	...
U			
Ujjain*	Central India	Alliance Bank of Simla	Four branches.
V			
Vellore	Madras	Vellore Commercial Bank	Head Office.
"	"	Vellore Mercantile Bank	Head Office.
Viziana gram*	"	Bank of Madras	...
W			
Wazirabad*	Punjab	Bharat National Bank	...
Woriur*	Madras	Woriur Commercial Bank	Head Office.

* Towns marked with asterisk have no Government Treasuries which issue and cash bills—*Vide* Appendix II, p. 40

APPENDIX II.

List of Government Treasuries which issue and cash Bills.†

India (General)

Calcutta.*
Ajmer.*
  Nasirabad Sub-Treasury.
Bushire.
Coorg (Mercara).
Delhi.*
  Delhi Sub-Treasury.
Hyderabad, Deccan.*
Indore.*
Muskat.
Nepal (Khatmandu).
Nowgong (Bundelkhand).
Port Blair.
Quetta.*
  Fort Sandeman Sub-Treasury.
  Loralai Sub „
  Nushki „ „
Sambhar.
  Pachbhadra „ „
Sehore.
Turkish Arabia (Bagdad).

Assam.

Cachar (Silchar).
Darrang (Tezpur).
Garo Hills (Tura).
Goalpara (Dhubri).
Imphal.
Kamrup (Gauhati).
Khashi Hills (Shillong).
Lakhimpur (Dibrugarh).
  Sadiya Treasure Chest.
Lushai Hills (Aijal).
Naga Hills (Kohima).
Nowgong, Assam.
  Jorhat.
Sylhet.

Bengal.

Bakargunj (Barisal).
Bankura.
Beerbhum (Soory).
Bogra.
Burdwan.
Calcutta.*
Chittagong.*
Dacca.*
Darjeeling.*
Dirajpur.
Faridpur.*
Hoogly.
Howrah.*
Jalpaiguri.*
Jessore.*
Khulna.
Malda.
Midnapore.
Murshedabad (Berhampore).
Mymensingh.
Noakhali.
Nuddea (Krishnagar).*
Pubna.
Rajshahi.*
Rungpur.*
Tipperah (Comilla).
24-Pargunnahs (Alipore).
  Barrackpore Sub-division.

Bihar and Orissa.

Angul.
Balasore.
Bhagalpore.*
Champaran (Motiharee).
Cuttack.
Dharbaid.
Durbhanga.*
Gya.*
Hazaribagh.*
Manbhum (Purulia).*
Monghyr.*
Muzaffarpur.*
Nya Doomka.
Palamow.*
Patna.*
Puri.
Purneah.
Ranchi.*

Bihar and Orissa—contd.

Sambalpur.
Saran (Chupra).*
Shahabad (Arrah).*
Singhbhum (Chaibasa).

Bombay.

Aden.
Ahmedabad.*
Ahmednagar.*
Baroda.*
Belgaum.*
Bijapur (late Kaladgi).
Bombay.*
Broach.*
Cutch (Bhuj).
Dharwar.*
Dhulia.
Hyderabad, Sind.*
Jalgaon (East Khandesh).*
Kaira.
Kanara (Karwar).
Kolaba (Alibagh).
Karachi.*
Larkana.*
Mirpurkhas.
Nasik.
Palanpur.
Poona.*
  Purandhar Sub-Treasury.
  Mawal.
Rajkote.*
Ratnagiri.
Sadra.
Satara.
Sholapur.*
Sukkur.*
Surat.*
Thana.

Burma.

Akyab.*
  Paletwa Sub-Treasury.
Bassein.
Bhamo.
Henzada.
Insein.
Katha (Myadaung).
Kindat (Upper Chindwin).
  Falam Treasure Chest.
Kyauk-phyu.
Kyaukse.
Lashio (Northern Shan States).
Magwe.
Mandalay.*
  Maymyo.
Maubin.
Meiktila.
Mergui.
Minbu.
  Kanpetlet.
Mogok (Ruby Mines).
Monywa (Lower Chindwin).
Moulmein (Amherst).*
Myaungmya.
Myingyan.
Myitkina.
Pakokku.
Pegu.
Prome.
Pyapon.
Rangoon.*
Sagaing.
Sandoway.
Shwebo.
Taunggyi (Southern Shan States).
Tavoy.*
Tharrawaddy.
Thaton.
Thayetmyo.
Tounghoo.
Yamethin.

Central Provinces.

Akola.*
Amraoti.*
Balaghat.
Betul.
Bhandara.
Bilaspur.
Buldana.
Chanda.
Chhindwara.
Damoh.
Drug.
Hoshangabad.
  Pachmari Sub-Treasury.
Jubbulpore.*
Mundla.
Nagpur.*
Narsingpur.
Nimar (Khandwa).
Raipur.
Saugor.
Seoni.
Wardah.
Yeotmal.

Madras.

Anantapur.
Bangalore.*
Bellary.*
Chingleput (Saidapat).
Chittoor.
Coimbatore.*
Cuddapah.
Ganjam (Chatrapore).
  Chicacole Sub-division.
Godavari (Coconada.)*
  Rajahmundry.*
  Peddapur
Guntur.*
Kistna (Masulipatam).*
  Ellore.
Kurnool.
Madras.*
Madura.*
  Dindigal.
Malabar (Calicut).*
Nilgiris (Ootacamund)*
  Coonoor Sub-division.
Nellore.
North Arcot (Vellore).*
Ramnad (Madura).
Salem.*
South Arcot (Cuddalore).
South Canara (Mangalore).*
Tanjore.
  Kumbakonam.*
  Mannarguddi.
  Negapatam.*
Tinnevelly.*
  Tuticorin.*
Travancore (Trivandrum).*
Trichinopoly.*
Vizagapatam.

Mysore.

Bangalore.*
Chikmagalur.*
Chitaldroog.
Hasan.
Kolar.
Mysore.*
Shimoga.*
Sucklaspore.
Tumkur.*

Punjab.

Amritsar.*
Attock (Campbellpur).
  Attock Sub-division.
Dera Ghazi Khan.
Dharamsala.
  Kangra Sub-division.
Ferozepore.*
Gilgit.
Gujranwallah.*
Gujrat.
Gurdaspur.
  Dalhousie Sub-division.*

Punjab—contd.

Gurgaon.
Hissar.
Hoshiarpur.
Jhang.
Jhelum.*
Jhullunder.*
Kashmir.*
Karnal.
Lahore.*
Ludhiana.*
Lyallpur.*
Mianwali.
Multan.*
Montgomery.
Muzaffargarh.
Rawalpindi.*
  Murree Sub-division.*
Rohtak.
Sialkot.*
Shahpur.
Simla.*
Umballa.*
  Kasauli Sub-division.*

N.-W. Frontier Province.

Bannu (Edwardesabad)*
  Miramshah Sub-division.
Dera Ismail Khan.*
  Wana Sub-division.
Hazara (Abbottabad).*
  Dungagali Sub-division.
Kohat.
Kurram.
Peshawar.*
  Mardan Sub-division.
  Nowshera Sub-division.*

United Provinces.

Agra.*
Allahabad.*
Aligarh.
Almora.
  Ranikhet Sub-division.
Azamgarh.*
Bahraich.*
Ballia.*
Banda.
Barabanki.
Bareilly.*
Basti.*
Benares.*
Bijnour.
Budaun.
Bulandshahr.
Cawnpore.*
Dehra Dun.*
  Chakrata Sub-division.
  Mussooree Sub-division.*
Etah.
Etawah.
Farukhabad.
Fatehpur.
Fyzabad.*
Gazipur.*
Gonda.*
Gorakhpur.*
Hamirpur.
Hardoi.
Jalaun.
Jaunpur.*
Jhansi.*
Kheri (Lakhimpur).
Lucknow.*
Mainpuri.
Meerut.*
Mirzapur.
Moradabad.*
Muttra.
Muzaffarnagar.*
Naini Tal.*
Partabgarh.
Pilibhit.
Rae Bareli.*
Roorkee.
Saharanpur.
Saajahanpur.
Sitapur.*
Sultanpur.
Unao.

†*Vide* Appendix D to the Civil Account Code, 7th Edition, Volume 1, corrected to 2nd January, 1918. The bills are orders issued from one treasury upon another in two forms (1) Supply Bills and (2) Remittance Transfer Receipts (*vide* Sec. 139 of the Code)
*Places marked with asterisk have banks.

APPENDIX III.

Deposits of the World's great Banks.

Principal Banks of the world.	Deposits and current accounts 1917.	Principal Banks in India.	Deposits and current accounts 1917
	£		£
Imperial Bank of Germany	411,255,000	Bank of Bengal	22,542,000
State Bank of Russia	345,550,000	Bank of Bombay	20,354,000
Deutsche Bank	283,465,000	National Bank of India*	12,460,000
London City and Midland Bank	220,552,000	Chatered Bank of India, Australia and China*	8,224,000
Lloyds Bank	174,068,000	Alliance Bank of Simla	7,720,000
Bank of England	166,181,000	Bank of Madras	7,385,000
London County and Westminister Bank	146,856,000	Mercantile Bank*	4,154,000
Dresdner Bank	146,441,000	Hongkong & Shanghai Banking Corporation*	4,106,000
National City Bank, New York	145,410,000	Allahabad Bank	3,930,000
Direction der Discounto-Gessellschaft	143,512,000	Bank of India	3,136,000
Barclays Bank	128,882,000	Eastern Bank*	2,653,000
Bank of France	122,214,000	Central Bank of India	2,383,000
Guaranty Trust Co. of New York	114,502,000	Cox & Co.*	1,301,000
National Provincial Bank of England	112,597,000	Bank of Baroda	1,189,000
Oerterreichische Credit-Anstalt	106,867,000	International Banking Corporation*	1,006,000
Crédit Lyonnais	99,630,000	Comptoir National d'Escompte de Paris*	925,000
Banca Commerciale Italiana	80,580,000	Yokohama Specie Bank*	753,000
Comptoir National d'Escompte de Paris	76,872,000	Punjab National Bank	735,000
Banco de la Nacion Argentina	76,045,000	Bank of Mysore	406,000
National Bank of Commerce, New York	75,145,000	Benares Bank	318,000
Darmstadter Bank	71,797,000	Indian Bank, Madras	274,000
Société Générale (Paris)	71,578,000	National Financing and Commission Corporation.	239,000
Parr's Bank	68,843,000	Kayestha Trading and Banking Corporation.	93,000
Chase National Bank, New York	68,208,000	Oudh Commercial Bank	52,000
Bank of Montreal	67,293,000	Bengal National Bank	40,000
Union of London and Smiths Bank	64,491,000	Canara Bank	23,000
Credito Italiano	63,579,000	National Bank of Upper India	19,000
Bankers' Trust Company, New York	61,600,000		
Bank of Japan	59,380,000		
Capital and Counties Bank	58,646,000		
London Joint Stock Bank	58,182,000		
Banca d'Italia	57,963,000		
Continental and Commercial National Bank, Chicago.	57,490,000		
Bank of Spain	57,473,000		
Oesterreichische Länderbank	57,267,000		
Canadian Bank of Commerce	55,309,000		
Equitable Trust Co. of New York	54,206,000		
Yokohama Specie Bank	53,997,000		
Royal Bank of Canada	53,573,000		
Hongkong and Shanghai Banking Corporation.	49,749,000		
Bank of New South Wales	48,145,000		
First National Bank, New York	48,046,000		
Banca Italiana di Sconto	47,007,000		
Bank of Liverpool	41,381,000		
Manchester and Liverpool District Bank	40,593,000		
First National Bank, Chicago	38,863,000		
London and South Western Bank	38,664,000		
Central Trust Company, New York	38,434,000		
Mechanics and Metals National Bank	38,218,000		
Standard Bank of South Africa	36,934,000		
London and Provincial Bank	35,962,000		
First National Bank, Boston	35,843,000		
Société Générale de Belgique	34,969,000		
National Bank of South Africa	33,838,000		
Farmers' Loan and Trust Co., New York.	33,285,000		
Hanover National Bank, New York	33,277,000		
Bank of New Zealand	32,768,000		
Banco Espanol del Rio deLa Plata	31,559,000		
Chartered Bank of India, Australia and China	30,368,000		
American Exchange National, New York	30,110,000		
Swiss Bank Corporation	29,530,000		
Nederlandsche Handel-Maatschappij	29,305,000		
National Bank of Scotland	29,061,000		
Bank of Scotland	28,692,000		
William Deacon's Bank	28,495,000		
Banco do Brasil	27,783,000		
Commercial Bank of Scotland	27,279,000		
Union Bank of Australia Ltd.	27,008,000		
Royal Bank of Scotland	26,949,000		
Clydesdale Bank	26,708,000		
Commercial Banking Co. of Sydney	26,255,000		
National Bank of India	26,234,000		
London and River Plate Bank	26,203,000		
Old Colony Trust Co., Boston	26,157,000		
National Shawmut Bank, Boston	26,031,000		
Glyn, Mills, Currie & Co.	24,915,000		
Irving National Bank	23,108,000		
Corn Exchange National, Chicago	22,793,000		
Illinois Trust and Savings Bank	19,790,000		

*Indian deposits only.

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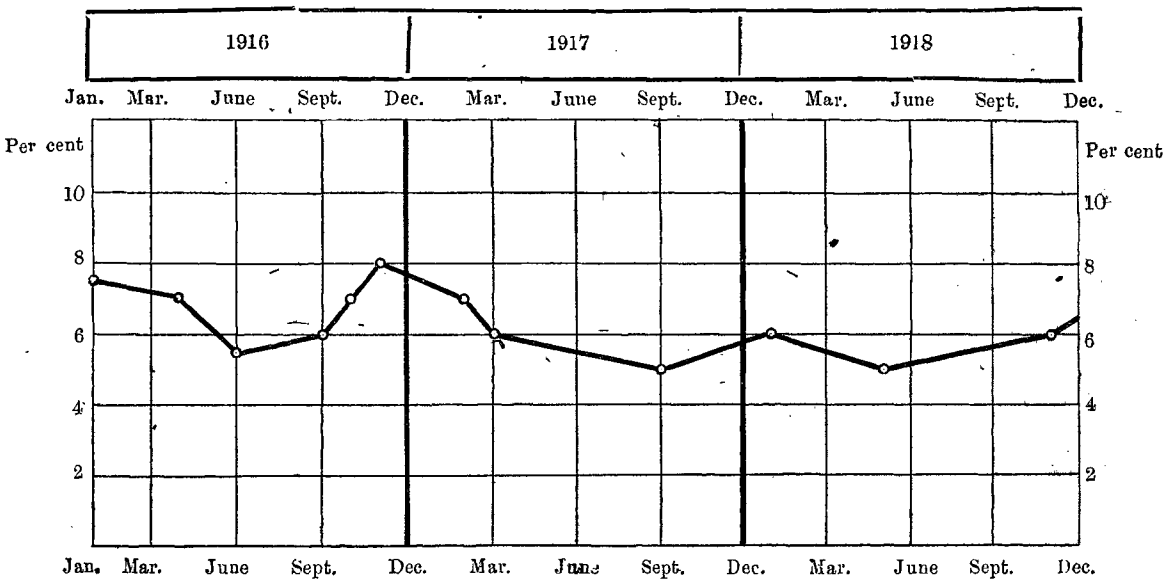
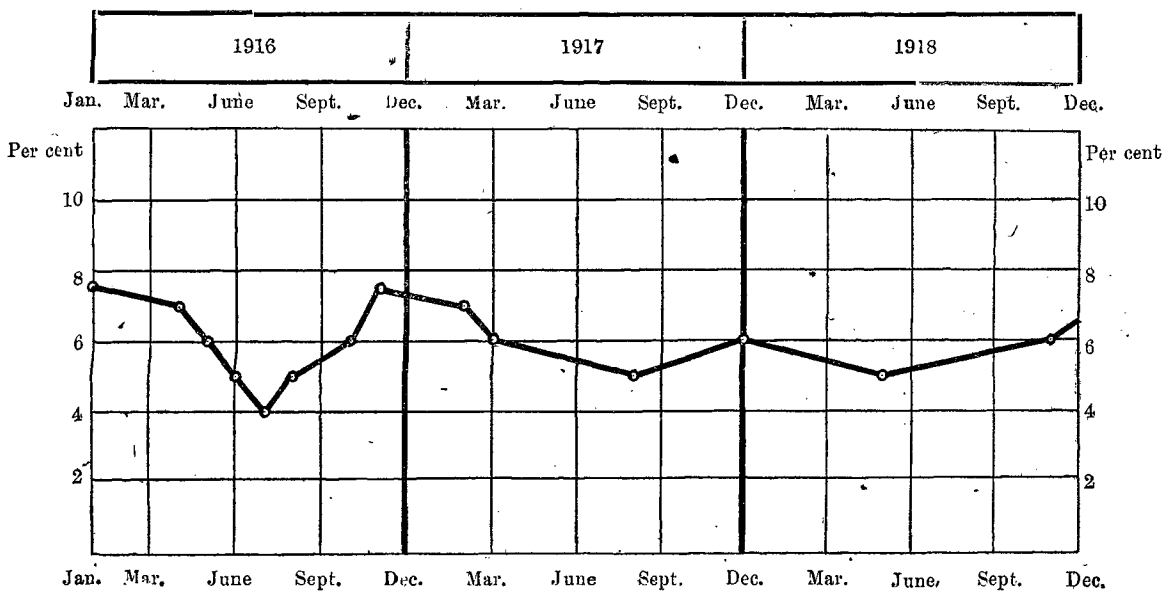
Presidency Bank Rates during the years 1916, 1917 and 1918.

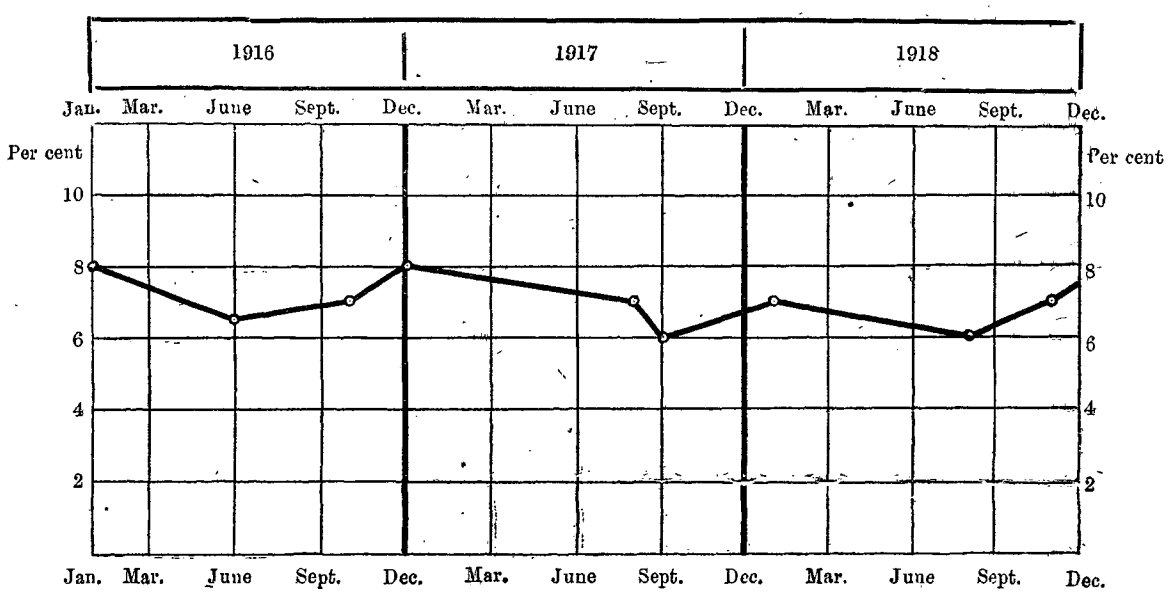
BANK OF BENGAL



BANK OF BOMBAY



BANK OF MADRAS



FIFTH ISSUE

DEPARTMENT OF STATISTICS, INDIA

STATISTICAL TABLES

RELATING TO

BANKS IN INDIA

WITH A

MAP, INTRODUCTORY MEMORANDUM, AND BANKING DIRECTORY

Published by order of the Governor-General in Council

CALCUTTA
SUPERINTENDENT GOVERNMENT PRINTING, INDIA
1920

[No. 1129] Price Re. 1 As. 12 or 2s. 9d

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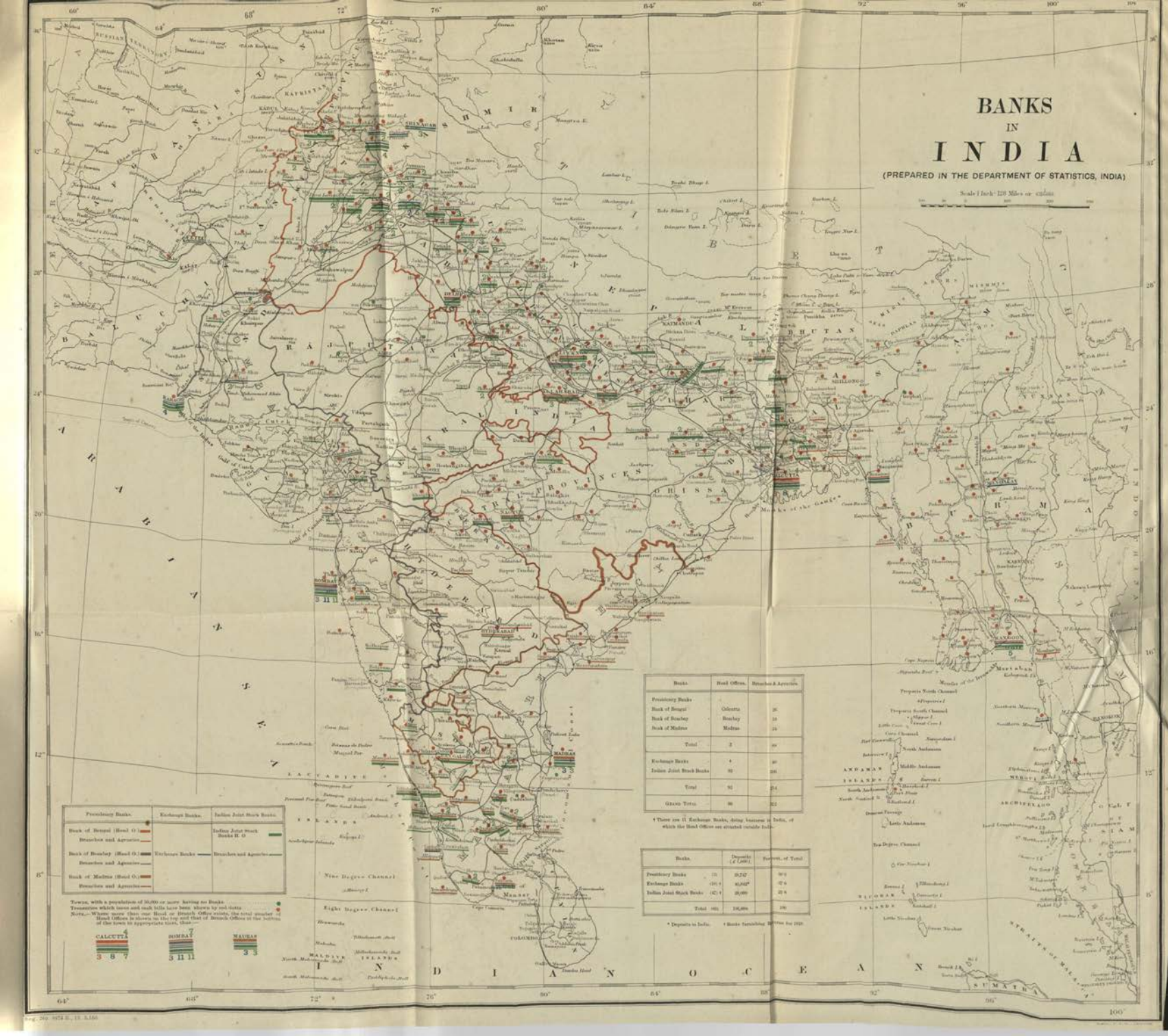

Banks.	Head Offices.	Branches & Agencies.
Presidency Banks		
Bank of Bengal	Calcutta	26
Bank of Bombay	Bombay	18
Bank of Madras	Madras	14
Total	3	58
Exchange Banks	4	40
Indian Joint Stock Banks	82	216
Total	86	314
GRAND TOTAL	89	372

† There are 11 Exchange Banks, doing business in India, of which the Head Offices are situated outside India.

Banks.	Deposits (£ Lakhs).	Percent. of Total
Presidency Banks (3)	19,747	30·0
Exchange Banks (10) †	30,842*	47·0
Indian Joint Stock Banks (42) †	20,000	23·0
Total (89)	100,000	100

* Deposits in India. † Banks furnishing [illegible] for 1929.

BANKING IN 1918.

FURTHER EXPANSION IN DEPOSITS.

The year 1918 was a year crowded with events, such as a silver crisis, a rise in exchange, a failure of the monsoon over wide areas, a virulent epidemic of influenza, and, last but not least, an unusual vigour in the production of munitions for export to the Allies. Our overseas trade in merchandise during the calendar year 1918 was nearly ₹418 crores (£279 millions) as against ₹389 crores (£259 millions) in 1917, and ₹426 crores (£284 milions) in the pre-war year 1913. The year's imports of merchandise were in point of value 10 per cent above those of the preceding year but 10 per cent below when compared with the pre-war year. In exports the increase was one of 6 per cent as against 1917 and 4 per cent as against 1913. The main changes in imports were the increases, as compared with the preceding year, in cotton twist and yarn, sugar 16 D. S. and above, steel bars and channels, and raw cotton, and the decreases in coloured cotton piece-goods, motor cars and motor cycles, and iron or steel sheets and plates.

Money Market conditions.

The march of events from the banking viewpoint is well summed up by Sir James (now Lord) Meston, the Hon'ble Finance Member of Council, as follows :—

" At the commencement of the year the markets generally were inclined to be nervous, not merely on account of the military situation, but also particularly because of the approach of the April cotton settlement at Bombay, where the speculative transactions involved had been unusually large. Prices of cotton had risen; a squeeze for money was threatened in Bombay; and those heavy speculators whose anticipations had been falsified by events appealed to Government to intervene by fixing a maximum price to protect them from loss, declaring that unless this step was taken a general financial debacle was inevitable. Government decided that the circumstances did not justify their intervention, and in point of fact the settlement was attended by no serious crisis, and as usually happens in Bombay the period of tight money rapidly passed away. * * * The receipt of the war loan proceeds and the absence of any substantial trade demand caused the percentages of cash to liabilities in all three Presidency Banks to improve throughout July. Before the end of August, however, the Bank of Bengal began to feel the demand for the finance of jute. * * * Owing to higher prices and possibly also to the fact that many firms had invested heavily in the loan, the Bank's jute advances were fairly large, and from the end of July their cash percentage steadily fell. The Bank of Bombay's cash continued to increase during August, but after that month the effect of the disbursements by Government of the large ways and means advances taken from the Bank made itself felt, and the cash dropped from ₹14 crores at the end of August to ₹9½ crores at the end of October. Simultaneously the Bank of Bengal's cash had steadily decreased from ₹15 crores at the end of August to ₹9 crores by the first week in November, and both Banks accordingly then raised their rate from 5 per cent, at which it stood since May, to 6 per cent. The Bank of Madras, which had temporarily reduced its rate to 6 per cent on the 6th August, followed suit by raising its rate to 7 per cent on the 11th November. The low level at which the cash of the Banks of Bengal and Bombay stood during last autumn, as compared with 1917, and the growing tightness of money during the later months with its inevitable reaction on the ability of Government to finance themselves by temporary borrowing, have been the most noteworthy feature of the money market conditions during the year. These were in marked contrast to the conditions of the preceding year."

Clearing House Returns.

Clearing House returns bring out the remarkable activity in banking during the year. There was a rise in the clearings in all the five chief ports, and except in Madras these clearings were a new high record.

Cheques cleared from Clearing Houses

	Pre-war year (1913)	Last year (1917)	Year under review (1918)
	₹(lakhs)	₹(lakhs)	₹(lakhs)
Calcutta	3,33,02	4,71,93	7,44,17
Bombay	2,19,30	3,36,54	5,33,62
Madras	23,56	22,84	24,56
Karachi	12,49	20,27	24,29
Rangoon	61,98	49,66	69,27
Total	6,50,35	9,01,24	13,95,91

There was thus an increase in the total of 55 per cent, as against the previous year, and of 115 per cent, as against the pre-war year. The returns of the last twelve years are set out in table 20. These figures are of more than ordinary interest, since they indicate the growth of transactions which result from the daily transfer throughout the year of a huge amount of credit from one party to another. It need hardly be said that behind each of these cheques is the right to demand legal tender from the bank on which it is drawn, and this means that prudent bankers have to make an allowance for cash demands involved in this creation of credit.

Dividends of the Big Banks.

The year's banking results are brought out in the dividends of banks for 1918. Of the fifteen banks referred to below nine declared higher dividends than in the previous year. The remaining banks paid the same dividends as in 1917.

Dividends of Banks

Banks.	1912	1913 (pre-war year)	1914	1915	1916	1917	1918	Yield at prices of share at end of December 1918
	per cent	per cent	per cent	per cent	per cent	per cent	per cent	per cent R. a. p.
Bank of Bengal	14	14	16	16	16	17	17	5 1 5
„ „ Bombay	14	14	14½	15	15	17½	18⅓	5 10 0
„ „ Madras	12	12	12	12	12	12	12	5 0 0
Chartered Bank of India, Australia, and China	14	17	14	14	17	19	20¼	4 8 0
Eastern Bank	5	6	5	5	6	7	7½	5 7 10
Hongkong and Shanghai Banking Corporation	34	34	36	36	38	42	47½	5 12 6
Mercantile Bank of India	8	8	8	10	12	14	14	4 10 8
National Bank of India	14	16	16	16	16	20	20	5 5 9
Bank of Rangoon	4½	4½	5	5	5	*	*	*
„ „ Baroda	7½	7½	7½	8	9	10	11	7 13 9
„ „ India	6	6	6	6½	8	10	12	6 11 3
„ „ Mysore	...	...	5	6	8	8	9	5 10 0
Allahabad Bank	18	18	18	18	18	18	18	5 12 0
Alliance Bank of Simla	14	14	14	14	16	17	17	5 10 8
Central Bank of India	6	3	...	4½	6½	7½	8⅓	7 3 3
Punjab National Bank	10⅓	11	11	10	10	10	10½	5 13 4

Cash Balances.

As will be seen from table 5, cash balances at the end of 1918 were 29 per cent of the liabilities on deposits in the case of the Presidency Banks, 20 per cent in the case of Exchange Banks doing a considerable portion of their business in India, and 116 per cent in the case of those Banks doing business all over Asia. The percentage for Indian Joint Stock Banks is 24. The fluctuations in the proportion per cent of cash to liabilities on deposits illustrate

* The Bank of Rangoon was amalgamated with the Alliance Bank of Simla, Ltd., in 1917.

how the requirements for safety of the different classes of banks must always vary, just as do the requirements of the same class of banks at different times.

Bank Rates.

The Presidency Bank rates during 1918 were at 6 per cent in January in the Banks of Bengal and Bombay and 7 per cent in the Bank of Madras. These rates also prevailed at the close of the year. The fluctuations in the rate during the year are given in table 15. The difference between the maximum and minimum rates in the last six years was as follows :—

	1913 (Pre-war year)	1914	1915	1916	1917	1918
Bank of Bengal . .	5	4	1	3	3	1
Bank of Bombay . .	4	3	1	4	3	1
Bank of Madras . .	2	3	2	2	2	1

The maximum and minimum rates during the last six years were as follows :—

Bank.	1913 (Pre-war year)		1914		1915		1916		1917		1918	
	Maximum	Minimum	Maximum	Minimum	Maximum	Minimum	Maximum	Minimum	Maximum	Minimum	Maximum	Minimum
	per cent	per cent	per cent	per cent	per cent	per cent	per cent	per cent	per cent	per cent	per cent.	per cent.
Bank of Bengal .	8	3	7	3	6	5	8	5	8	5	6	5
Bank of Bombay .	7	3	6	3	6	5	8	4	8	5	6	5
Bank of Madras .	7	5	7	4	7	5	8	6	8	6	7	6

The average rates of the three banks in each year from 1870 are given in table 14. The difference shown above of only one per cent between the maximum and minimum in the bank rates of all three Presidency Banks in 1918 should not pass unnoticed.

Increase in Deposits.

It will be seen from the table below that although the deposits in the Presidency Banks decreased in the year under report as compared with the preceding year, the total deposits in all the banks have steadily increased during the last thirty years, the only set-back being in 1914, the first year of war. The deposits of the Exchange Banks refer to Indian deposits only.

Year	Presidency Banks and Branches	Exchange Banks (Deposits in India only)	Indian Joint-Stock Banks	Total
	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
Thirty years ago (1888) . .	10,84,30	4,53,68	1,82,56	17,20,54
Twenty years ago (1898) . .	13,84,51	9,49,29	6,81,08	30,14,88
Ten years ago (1908) . .	31,87,32	19,51,52	16,26,09	67,64,93
1909	35,84,79	20,27,42	20,49,10	76,61,31
1910	36,58,01	24,79,17	25,65,85	87,03,03
1911	38,58,29	28,16,90	25,29,11	92,04,30
1912	40,11,48	29,53,62	27,25,98	96,91,08
1913	42,37,16	31,03,54	24,10,34	97,51,04
1914	45,65,60	30,14,76	18,37,12	94,17,48
1915	43,49,86	33,54,56	18,78,64	95,83,06
1916	49,91,45	38,03,88	25,72,28	1,13,67,61
1917	75,43,02	53,37,53	32,16,21	1,60,96,76
1918	59,62,03	61,26,33	42,14,83	1,63,03,19

Banking results.

In the following table are compared the principal items in the balance sheets of the three classes of banks. The figures for the Exchange Banks and the Indian Joint Stock Banks relate to those banks for which figures for both 1917 and 1918 are available, namely, 9 Exchange Banks and 40 Indian Joint Stock Banks. The

principal items in the balance sheets of the three Presidency Banks are shown separately:—

Banks.	Deposits, etc.		Cash in hand, at bankers, etc.		Investments.		Bills discounted, etc.	
	1918	1917	1918	1917	1918	1917	1918	1917
	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)
Bank of Bengal	29,77,99	33,82,29	9,32,92	15,69,14	7,79,76	7,73,90	16,93,89	14,49,40
Bank of Bombay	19,27,08	30,53,02	5,48,81	14,08,15	3,53,53	7,44,97	12,22,78	11,02,62
Bank of Madras	10,56,96	11,07,71	3,36,44	5,32,27	1,39,79	94,61	6,94,12	6,13,24
Total Presidency Banks .	59,62,03	75,43,02	18,18,17	35,09,56	12,73,08	16,13,48	36,10,79	31,65,26
Indian Joint Stock Banks (40 Banks) .	37,32,97	32,02,25	9,09,23	7,84,90	6,43,99	5,23,23	26,53,83	23,55,68
	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)
Exchange Banks doing a considerable portion of their business in India (5 Banks).	98,715	84,510	26,969	27,939	12,847	10,290	34,326	26,679
Other Exchange Banks (4 Banks) .	206,862	167,184	44,196	47,915	18,193	7,426	108,004	53,774
Total Exchange Banks . .	305,577	251,694	71,165	75,854	31,040	17,716	142,330	80,453

While deposits and investments showed a decrease, as compared with the previous year, in the case of the Presidency Banks, there was a considerable increase in the case of the Indian Joint Stock Banks and the Exchange Banks. Cash in the case of the Presidency Banks, after an abnormal increase in 1917, fell to the level of 1916; it also fell appreciably in the case of the Exchange Banks, but in the case of Indian Joint Stock Banks, there was a considerable increase.

Presidency Banks.

An examination of the statements of accounts of the Presidency Banks (see tables 1, 10, 11 and 12) reveals the fact that Government or public deposits in 1918 increased, while private deposits decreased. Cash balances and reserves were also less than in 1917. The table below summarises the capital, reserves, deposits, and cash balances of the three Presidency Banks regarded as one bank.

31st December	Capital	Reserve and Rest	Government Deposits	Other Deposits	Proportion per cent of Government deposits (column 3) to		Cash balances.
					Total of columns 1 to 4	Column 4	
	1	2	3	4	5	6	7
	R(1,000)	R(1,000)	R(1,000)	R(1,000)	per cent	per cent	R(1,000)
1913 (pre-war year) .	3,75,00	3,73,07	5,88,66	36,48,50	11·8	16·1	15,37,75
1914 . . .	3,75,00	3,89,17	5,61,52	40,04,08	10·5	14·0	20,83,92
1915 . . .	3,75,00	3,72,50	4,88,67	38,61,19	9·6	12·7	14,65,24
1916 . . .	3,75,00	3,60,99	5,20,58	44,70,87	9·1	11·6	17,27,25
1917 . . .	3,75,00	3,67,52	7,71,28	67,71,74	9·3	11·4	33,77,31
1918 . . .	3,75,00	3,44,58	8,64,28	50,97,75	12·8	16·9	17,07,62

Since the date to which the table refers the proposal of amalgamating the three banks has arisen. The following remarks of the Hon'ble Finance Member are interesting in this connexion.

Amalgamation of Banks.—"Practically as soon as the Armistice was declared, the three Presidency Banks came together, and when Sir James Meston went to Bombay he was confidentially approached by them as to the way in which the Government would look on the question of their amalgamation. * * * Some informal discussions with the Banks followed, and they eventually put before us a scheme which we have passed on with our observations to the Secretary of State. * * * The development of banking facilities was put forward as the basis of our discussion with the Banks, and they have undertaken, if this scheme goes through, to put before themselves the ideal of opening a branch in every district in India, and have further undertaken, within the first five years, to open no less than 100 branches in different districts, of which Government shall have the option of nomination 25 per cent. * * * It would be out of place for me to go in any detail into the new arrangements which the Banks have proposed, and which we are inclined to favour, because they have still to be approved by the Secretary of State and to be laid before the shareholders of the Banks. I may say, however, that they contemplate that the new Bank should have at the top a Central Board, which should have on it representatives of all the Banks. That Board, however, could not meet weekly or daily as would be required of a managing agency. The representatives could naturally not be continuously absent from their local section of the new Bank where they would be required in order to carry on their own business. There will, therefore, have to be a smaller working body or Executive Board for current management. The spheres of the local boards of the new banks will at first correspond to the existing spheres, that is to say, Bombay, Madras, and Calcutta. On the Central Board with representatives of these will be associated the Controller of Currency. The Central Executive Board will consist of three or four representatives, of whom one will be the Controller of Currency. It is proposed that the Controller of Currency will, apart from being a member of this Board, have power to require the Board to hold up any matter which he may consider to be of vital importance as affecting either the financial policy of Government or the safety of its balances."

The Exchange Banks.

The aggregate paid up capital and reserves of the ten Exchange Banks doing business in 1918 amounted to £39 millions, while the deposits in India alone of those banks and their cash balances in India were £41 millions and £15 millions, respectively. The position in 1918, as compared with other war years and the pre-war year 1913, was as follows :—

	Number of Banks.	Capital, reserve and rest	Deposits in India	Cash balances in India
		£(1,000)	£(1,000)	£(1,000)
1913 (pre-war year)	12	37,825	20,690	3,922
1914	11(*a*)	36,972	20,098	5,596
1915	11	36,793	22,364	5,068
1916	10(*b*)	37,931	25,359	6,760
1917	9(*c*)	32,682	35,584	22,496
1918	10(*d*)	39,448	40,842	14,861

In table 6 the returns of Exchange Banks have been classified into two groups, namely, (1) banks doing a considerable portion of their business in India, and (2) banks which are agencies of large banking corporations doing business all over Asia. It will be seen that the deposits *in India* of the first group were in 1918 nearly five times those of the second group.

(*a*) Excluding the Deutche-Asiatische Bank which went into liquidation after the outbreak of war.
(*b*) Excluding the Delhi and London Bank which was amalgamated with the Alliance Bank of Simla (which is an Indian Joint Stock Bank and included in Table 3).
(*c*) Excluding the Russo-Asiatic Bank information not being available.
(*d*) Including the Bank of Taiwan which opened a branch in India.

Indian Joint-Stock Banks.

Indian Joint Stock Banks are dealt with in tables 3, 7, and 17. There are 93 Indian Joint Stock Banks with 206 branches and agencies chiefly scattered throughout the North-West of India, especially in the Punjab and the United Provinces. The tables in this volume deal with only those banks (47 with 197 branches) which have a minimum paid-up capital and reserve of one lakh of rupees. These banks are sub-divided into two classes, namely, (*i*) those with a paid up capital and reserve of ₹5 lakhs and over, and (*ii*) the more or less pigmy banks with a paid up capital and reserve between one lakh and less than ₹5 lakhs. The aggregate paid-up capital and reserves of these 47 banks in 1918 amounted to ₹6,65 lakhs, the deposits to ₹42,15 lakhs, and cash balances to ₹9,85 lakhs, as stated below :—

	Class I.				Class II.			
	Number of banks	Capital and reserves	Deposits	Cash balances	Number of banks	Capital and reserves	Deposits	Cash balances
		₹ (lakhs)	₹ (lakhs)	₹ (lakhs)		₹ (lakhs)	₹ (lakhs)	₹ (lakhs)
1913 . . .	18	3,64	22,59	4,00	23	50	1,51	25
1914 . . .	17	3,93	17,11	3,53	25	55	1,26	28
1915 . . .	20	4,38	17,87	3,99	25	55	91	20
1916 . . .	20	4,61	24,71	6,03	28	63	1,01	17
1917 . . .	18	4,67	31,17	7,65	25	54	99	20
1918 . . .	19	6,02	40,59	9,49	28	63	1,55	37

Other Banks.

In addition to these banks there are the Post Office Savings Banks with over a million and a half depositors and about ₹19 crores or over £12 millions sterling on deposit. The detailed statistics relating to these banks will be found in table 19 on page 25. There are also Co-operative Credit Banks registered under the Co-operative Societies Act, the capital and reserves in 1917-18 amounting to ₹3½ crores and the deposits (including loans held by the banks) to ₹11 crores.

Towns without banks.

The number of towns in India in which banks and their branches are situated is 176, or 25 per cent of the total number of towns in India having each a population of 10,000 and over, according to the census of 1911. There are 75 towns with a population of 50,000 and over. In 59, or 79 per cent, of these towns there are banks. In the remaining 16 towns there are no banking facilities. The table below shows the number of Head Offices and Branches of the banks in India.

Banks and Branches and Agencies in 1918

Banks	Head offices	Branches and agencies
(1) Presidency Banks—		
Bank of Bengal	Calcutta	26
,, Bombay	Bombay	18
,, Madras	Madras	24‡
Total .	3	68
(2) Exchange Banks	†	48
(3) Indian Joint Stock Banks . . .	93	206
Grand Total .	96	322

† There are 11 Exchange Banks, of which the head offices are situated out of India.
‡ Excludes the branch of the Bank in Colombo.

There are altogether 96 head offices and 322 branches. The location of the head offices and branches of the banks is shown in the map, and Appendix I gives a list of the banks and their branches in India with the names of the towns in which they are situated and Appendix II the names of London Offices, agents, or correspondents of certain banks and banking firms doing business in India.

Bank failures.

In table 18 will be found a complete list of the unfortunate failures which have taken place since 1913. With few exceptions the failures were confined to pigmy banks having a small paid-up capital. From 42 in 1914 the number of failures in 1918 fell to 7, two of which were in the Bombay Presidency and two in Bengal.

Year	Number of banks liquidated	Capital		
		Authorised	Subscribed	Paid-up
		₹(1,000)	₹(1,000)	₹ (1,000)
1913 (two months)	12	2,74,00	1,64,56	35,13
1914	42	7,09,70	2,45,48	1,09,02
1915	11	56,50	7,80	4,51
1916	13	2,30,90	20,90	4,23
1917	9	76,50	35,75	25,26
1918	7	2,09,50	4,86	1,46

The capital and deposits of each bank will be found in table 18. The paid-up capital of the banks which failed in 1918 amounted to ₹1,46,000, the subscribed capital ₹4,86,000, and the authorised capital ₹2,09,50,000. It is noteworthy that the total paid-up capital of the failed banks amounted to little over ½ per cent of their aggregate authorised capital.

Miscellaneous tables.

At the request of several banks tables have been added to show:—

(1) The movement of treasure, the amount of Councils paid, and the balance of trade [tables 22 and 25]
(2) The absorption of rupees [table 23]
(3) The absorption of gold, coin as well as bullion [table 24]
(4) Government balances [table 21]
(5) Silver purchases and silver coinage [table 22], and
(6) the *per capita* deposits in the Presidency Banks [table 13]

Appendices have been inserted to show:—

(1) the Banks in the principal towns
(2) London offices, agents or correspondents of banks and banking firms doing business in India
(3) Government treasuries which issue and cash bills, and
(4) the deposits of the principal Banks of the world.

The banking map shows at a glance the banking position in India. The red circles (unfortunately) refer not to branch banks but only to Government treasuries. The blue circles refer to towns which have a population of 50,000 or over but have no banks.

G. FINDLAY SHIRRAS,
Director of Statistics.

Calcutta, December 6, 1919.

BANKING STATISTICS

I

Summary Tables

No. 1.—CAPITAL, RESERVE, DEPOSITS, AND CASH BALANCES OF THE THREE PRESIDENCY BANKS ON 31st DECEMBER EACH YEAR

	Paid-up Capital	Reserve and Rest	Total	Deposits			Cash Balances
				Public	Private	Total	
	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
1870	3,36,25	25,57	3,61,82	5,43,05	6,39,61	11,82,66	9,96,87
1880	3,50,00	55,27	4,05,27	2,94,15	8,49,28	11,40,43	7,41,45
1890	3,50,00	97,54	4,47,54	3,59,25	14,76,35	18,35,60	12,96,75
1900	3,60,00	1,99,61	5,59,61	2,80,53	12,88,27	15,68,80	5,04,49
1905	3,60,00	2,63,37	6,23,37	3,11,91	22,26,37	25,38,28	8,23,01
1906	3,60,00	2,79,89	6,39,89	3,07,85	27,45,08	30,52,93	10,95,07
1907	3,60,00	2,94,93	6,54,83	3,35,78	28,11,26	31,47,04	9,47,51
1908	3,60,00	3,09,22	6,69,22	3,25,79	28,61,53	31,87,32	10,38,72
1909	3,60,00	3,18,22	6,78,22	3,19,76	32,65,03	35,84,79	11,65,56
1910	3,60,00	3,31,03	6,91,03	4,23,63	32,34,38	36,58,01	11,35,12
1911	3,60,00	3,40,39	7,00,39	4,38,30	34,19,99	38,58,29	13,58,20
1912	3,75,00	3,63,61	7,38,61	4,27,01	35,84,47	40,11,48	11,77,38
1913	3,75,00	3,73,07	7,48,07	5,88,66	36,48,50	42,37,16	15,37,75
1914	3,75,00	3,89,17	7,64,17	5,61,52	40,04,08	45,65,60	20,83,92
1915	3,75,00	3,72,50	7,47,50	4,88,67	38,61,19	43,49,86	14,65,24
1916	3,75,00	3,60,99	7,35,99	5,20,58	44,70,87	49,91,45	17,27,25
1917	3,75,00	3,67,52	7,42,52	7,71,28	67,71,74	75,43,02	33,77,31
1918	3,75,00	3,44,58	7,19,58	8,64,28	50,97,75	59,62,03	17,07,62

No. 2.—CAPITAL, RESERVE, DEPOSITS, AND CASH BALANCES OF THE EXCHANGE BANKS ON 31st DECEMBER EACH YEAR

	Number of Banks	Capital and Reserve			Deposits		Cash Balances	
		Paid-up Capital	Reserve and Rest	Total	Out of India	In India	Out of India	In India
		£(1,000)	£(1,000)	£(1,000)	£(1,000)	₹(1,000)	£(1,000)	₹(1,000)
1870	3	2,004	180	2,184	2,688	52,31	2,611	61,13
1880	4	2,532	541	3,073	7,305	3,39,88	2,046	1,80,09
1890	5	6,384	1,699	8,083	30,734	7,53,60	5,810	3,50,43
1900	8	11,803	3,971	15,774	54,263	10,50,35	11,945	2,39,58
1905	10	15,204	7,219	22,423	94,536	17,04,45	21,504	3,78,13
1906	10	15,866	8,421	24,287	104,457	18,08,73	18,436	5,10,59
1907	10	16,671	9,320	25,991	94,778	19,17,01	14,860	5,60,20
1908	10	16,692	9,149	25,841	103,289	19,51,52	16,665	3,78,63
1909	10	18,952	11,211	30,163	116,024	20,27,42	18,121	4,15,86
1910	11	21,734	12,610	34,344	134,166	24,79,17	17,810	4,38,51
1911	12	22,600	13,001	35,601	157,764	28,16,90	22,136	4,56,91
1912	12	23,657	13,980	37,637	172,028	29,53,62	23,082	6,14,82
1913	12	23,640	14,185	37,825	181,138	31,03,54	25,688	5,88,24
1914	11(*a*)	22,815	14,157	36,972	164,970	30,14,76	40,694	8,39,37
1915	11	22,681	14,112	36,793	179,948	33,54,56	45,111	7,60,13
1916	10(*b*)	22,836	15,095	37,931	208,232	38,03,88	41,367	10,14,01
1917	9(*c*)	18,384	14,298	32,682	228,001	53,37,53	54,765	33,74,37
1918	10(*d*)	22,269	17,179	39,448	304,669	61,26,33	55,265	22,29,09

(*a*) Excluding the Deutsche-Asiatische Bank which went into liquidation after the outbreak of war
(*b*) Excluding the Delhi and London Bank which was amalgamated with the Alliance Bank of Simla, Ltd. (an Indian Joint-Stock Bank included in table 3)
(*c*) Excluding the Russo-Asiatic Bank, information not being available
(*d*) Including the Bank of Taiwan which opened a branch in India. Return for the Yokohama Specie Bank having notbeen received the figures for the preceding year for this Bank have been repeated.

No. 3.—CAPITAL, RESERVE, DEPOSITS, AND CASH BALANCES OF PRINCIPAL INDIAN JOINT-STOCK BANKS ON 31st DECEMBER EACH YEAR

A—Banks with capital and reserve of ₹5 lakhs and over

	Number of reporting Banks	Paid-up Capital	Reserve and Rest	Total	Deposits	Cash Balances
		₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
1870	2	9,83	1,82	11,65	13,95	5,07
1880	3	18,00	3,11	21,11	63,37	16,63
1890	5	33,50	17,59	51,09	2,70,78	55.79
1900	9	82,12	45,60	1,27,72	8,07,52	1,19,04
1905	9	84,57	77,82	1,62,39	11,98,92	1,73,50
1906	10	1,33,94	56,36	1,90,30	11,55,49	1,49,51
1907	20	2,29,61	63,27	2,92,88	14,00,29	1,94,39
1908	14	2,39,72	69,11	3,08,83	16,26,09	2,45,10
1909	15	2,66,07	87,97	3,54,04	20,49,10	2,79,14
1910	16	2,75,66	1,00,55	3,76,21	25,65,85	2,80,25
1911	18	2,85,60	1,26,54	4,12,14	25,29,11	3,62,05
1912	18	2,91,64	1,34,58	4,26,22	27,25,98	4,00,11
1913	18	2,31,33	1,32,94	3,64,27	22,59,19	4,00,17
1914	17	2,51,40	1,41,88	3,93,28	17,10,58	3,53,18
1915	20	2,81,39	1,56,65	4,38,04	17,87,27	3,99,41
1916	20	2,87,36	1,73,66	4,61,02	24,71,05	6,03,49
1917	18*	3,03,70	1,62,99	4,66,69	31,17,01	7,64,84
1918	19	4,36,45	1,65,59	6,02,04	40,59,48	9,48,58

B—Banks with capital and reserve between ₹1 lakh and less than ₹5 lakhs

1913	23	39,14	11,35	50,49	1,51,15	24,95
1914	25	42,22	13,02	55,24	1,26,54	27,99
1915	25	45,38	9,73	55,11	91,37	20,01
1916	28	51,77	11,50	63,27	1,01,23	16,76
1917	25†	44,16	10,24	54,40	99,20	20,42
1918	28	48,65	14,43	63,08	1,55,35	36,90

No. 4.—CAPITAL AND RESERVE AND DEPOSITS OF THE PRESIDENCY, EXCHANGE AND JOINT STOCK BANKS AND THE TOTAL VALUE OF TRADE IN EACH YEAR FROM 1913 TO 1918.

Year.	Presidency Banks		Exchange Banks		Joint Stock Banks		Total of all Banks		Volume of Foreign Seaborne Trade (Private Merchandise‡)	
	Capital and Reserve	Deposits	Capital and Reserve	Deposits (in India)	Capital and Reserve	Deposits	Capital and Reserve	Deposits	Import	Export
	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
1913	7,48,07	42,37,16	56,73,75	31,03,54	4,14,76	24,10,34	68,36,58	97,51,04	1,80,14,96	2,45,69,48
1914	7,64,17	45,65,60	55,47,80	30,14,76	4,48,52	18,37,12	67,58,49	94,17,48	1,56,56,57	2,12,02,26
1915	7,47,50	43,49,86	55,18,95	33,54,56	4,93,15	18,78,64	67,59,60	95,83,06	1,26,13,57	1,82,67,43
1916	7,35,99	49,91,45	56,89,65	38,03,88	5,24,29	25,72,28	69,49,93	1,13,67,61	1,46,55,90	2,31,62,60
1917	7,42,52	75,43,02	49,02,30	53,37,53	5,21,09	32,16,21	61,65,91	1,60,96,76	1,48,22,01	2,40,43,02
1918	7,19,58	59,62,03	59,17,26	61,26,33	6,65,12	42,14,83	73,01,96	1,63,03,19	1,62,45,57	2,55,49,76

*The Bank of Rangoon was amalgamated with the Alliance Bank of Simla; the Bank of Upper India and the Standard Bank went into liquidation during the year

†The Gorakhpur Bank was liquidated during the year. The Vellore Commercial Bank was transferred to class A. The Wariur Commercial Bank and the Bangalore Mercantile Bank have been excluded as their capital and reserve have fallen below one lakh.

‡ Excluding treasure.

No. 5.—PROPORTION PER CENT OF CASH TO LIABILITIES ON DEPOSITS OF THE SEVERAL CLASSES OF BANKS ON 31st DECEMBER EACH YEAR

	1909	1910	1911	1912	1913	1914	1915	1916	1917	1918
	per cent	per cent	per cent	per cent	per cent	per cent	per cent	per cent	per cent	per cent
I. Presidency Banks	33	31	35	29	36	46	34	35	45	29
II. Exchange Banks*—										
(1) Banks doing a considerable portion of their business in India	20	16	16	20	19	28	19	25	40	20
(2) Banks which are merely agencies of large banking corporations doing business all over Asia	23	21	16	24	17	26	41	35	160	116
III. Indian Joint-Stock Banks—										
(a) Banks having capital and reserve of Rs. 5,00,000 and over	14	11	14	15	18	21	22	24	25	23
(b) Banks having capital and reserve between Rs. 1,00,000 and less than Rs. 5,00,000	..	..	...	...	16	22	22	17	21	24

No. 6.—CAPITAL, RESERVE, DEPOSITS, AND CASH BALANCES OF THE EXCHANGE BANKS, CLASSIFIED IN GROUPS ACCORDING TO THE EXTENT OF BUSINESS IN INDIA, ON 31st DECEMBER 1918

	No. of Banks	Paid-up Capital	Reserve and Rest	Deposits		Cash Balances	
				Out of India	In India	Out of India	In India
		£(1,000)	£(1,000)	£(1,000)	R(1,000)	£(1,000)	R(1,000)
(1) Banks doing a considerable portion of their business in India	5	4,012	5,159	61,773	50,96,88	14,714	10,34,66
(2) Banks which are merely agencies of large banking corporations doing business all over Asia	5	18,257	12,020	242,896	10,29,45	40,551	11,94,42
TOTAL	10	22,269	17,179	304,669	61,26,33	55,265	22,29,08

No. 7.—CAPITAL, RESERVE, DEPOSITS, AND CASH BALANCES OF THE INDIAN JOINT STOCK BANKS, CLASSIFIED IN GROUPS ACCORDING TO THE AMOUNT OF CAPITAL, ON 31st DECEMBER 1918

	No. of Banks	Paid-up Capital	Reserve and Rest	Deposits	Cash Balances
		R(1,000)	R(1,000)	R(1,000)	R(1,000)
Banks with capital and reserve amounting to R20,00,000 and above	8	3,56,05	1,35,79	37,73,64	8,72,92
Banks with capital and reserve between R20,00,000 and R10,00,000	5	48,71	21,36	2,30,27	58,54
Banks with capital and reserve between R10,00,000 and R5,00,000	6	31,69	8,44	55,57	17,12
Total of Banks R5,00,000 and above	19	4,36,45	1,65,59	40,59,48	9,48,58
Banks with capital and reserve between R1,00,000 and less than R5,00,000	28	48,65	14,43	1 55,35	36,90
TOTAL	47	4,85,10	1,80,02	42,14,83	9,85,48

No. 8.—NUMBER OF BANKS LIQUIDATED, WITH THEIR AUTHORISED, SUBSCRIBED AND PAID-UP CAPITAL, SINCE THE BANKING CRISIS OF 1913

Year	Number of Banks liquidated	Capital		
		Authorised	Subscribed	Paid-up
		R(1,000)	R(1,000)	R(1,000)
1913 (for 2 months)	12	2,74,00	1,64,56	35,13
1914	42	7,09,70	2,45,48	1,09,02
1915	11	56,50	7,80	4,51
1916	13	2,30,90	20,90	4,23
1917	9	76,50	35,75	25,26
1918	7	2,09,50	4,86	1,46

* The percentages for the Exchange Banks have been calculated on their deposits and cash balances in India only

NOTE.—The term 'authorised capital' means, of course, the total value of the shares which the company is authorised to issue by its Memorandum; the term 'subscribed capital' means the total value of the shares actually issued; and the 'paid-up capital' means the amount actually paid up or credited as paid up on the shares issued

No. 9.—NUMBER OF BANKS LIQUIDATED, WITH THEIR AUTHORISED, SUBSCRIBED AND PAID-UP CAPITAL, AND DEPOSITS, IN EACH PROVINCE IN BRITISH INDIA IN 1918

	Number of Banks liquidated	Capital			Deposits
		Authorised	Subscribed	Paid-up	
		₹(1,000)	₹(1,000)	₹(1,000)	
Punjab	1	2,00	80	69	...
Bombay	2	1,30	94	21	...
United Provinces	1	1,00	24	23	...
Bengal	2	2,05,00	2,87	32	...
TOTAL	6	2,09,30	4,85	1,45	...

II

General Tables

No. 10.—CAPITAL, RESERVE, DEPOSITS (GOVERNMENT AND OTHER), CASH, INVESTMENTS, AND DIVIDEND OF THE BANK OF BENGAL ON 31st DECEMBER EACH YEAR

	Paid up Capital	Reserve and Rest	Total	DEPOSITS					Cash Balance	Investments	Dividend for the year.
				Government (Public)	PRIVATE						
					Fixed	Savings Bank	Current	Total			
	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	Per cent
1880	2,00	25	2,25	2,02				5,02	4,84	1,53	8½
1885	2,00	43	2,43	1,48				3,83	3,12	1,16	9½
1890	2,00	48	2,48	2,26				6,66	6,39	2,06	9½
1895	2,00	71	2,71	1,84				6,77	4,22	1,32	10
1900	2,00	1,06	3,06	1,55				5,82	2,44	1,36	11
1905	2,00	1,43	3,43	1,67				12,04	3,97	1,81	12
1906	2,00	1,53	3,53	1,60				15,05	5,28	1,49	12
1907	2,00	1,60	3,60	1,87	(a)	(a)	(a)	15,73	4,60	2,79	12
1908	2,00	1,65	3,65	1,78				15,81	5,07	3,49	13
1909	2,00	1,68	3,68	1,49				17,28	6,68	4,11	14
1910	2,00	1,75	3,75	1,98				16,09	5,14	3,68	14
1911	2,00	1,80	3,80	2,71				16,77	7,29	3,21	14
1912	2,00	1,85	3,85	2,34				17,11	6,65	3,10	14
1913	2,00	1,91	3,91	3,01				18,25	8,41	3,10	14
1914	2,00	2,00	4,00	2,87				21,61	11,70	6,21	16
1915	2,00	2,04	4,04	2,65	7,19	88	11,72	19,79	7,85	7,93	16
1916	2,00	2,13	4,13	2,74	7,28	93	13,23	21,44	7,73	7,69	16
1917	2,00	2,21	4,21	4,48	6,51	80	22,03	29,34	14,82	7,74	17
1918	2,00	1,89	3,89	5,85	(a)	(a)	(a)	23,93	8,94	7,80	17

(a) Details not available

No. 11.—CAPITAL, RESERVE, DEPOSITS (GOVERNMENT AND OTHER), CASH, INVESTMENTS, AND DIVIDEND OF THE BANK OF BOMBAY ON 31st DECEMBER EACH YEAR

	Paid up Capital	Reserve	Government deposits	Other deposits (*a*)	Cash Balance	Investments	Dividend for the year
	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	Per cent
1880	1,00	22	39	2,65	1,60	79	7½
1885	1,00	25	53	2,76	2,18	33	7½
1890	1,00	33	83	6,19	5,73	78	10
1895	1,00	51	76	3,58	2,28	1,05	11
1900	1,00	70	88	4,33	1,29	89	11
1905	1,00	87	93	6,76	2,59	1,58	12
1906	1,00	92	1,01	8,32	3,54	1,77	12
1907	1,00	96	1,12	8,21	3,24	1,64	13
1908	1,00	1,01	95	8,33	3,77	1,49	13
1909	1,00	1,03	1,21	10,35	4,15	1,63	13
1910	1,00	1,05	1,52	10,58	4,36	1,49	14
1911	1,00	1,06	1,08	11,17	4,63	2,08	14
1912	1,00	1,06	1,17	11,29	3,15	2,10	14
1913	1,00	1,06	2,01	10,18	4,78	2,29	14
1914	1,00	1,10	1,83	10,82	6,47	2,01	14½
1915	1,00	1,00	1,36	10,79	4,24	2,77	15
1916	1,00	90	1,42	13,67	6,68	3,13	15
1917	1,00	92	2,35	28,18	13,99	7,45	17½
1918	1,00	1,01	1,77	17,50	5,42	3,54	18½

(*a*) Details of deposits not available

No. 12.—CAPITAL, RESERVE, DEPOSITS (GOVERNMENT AND OTHER), CASH, INVESTMENTS, AND DIVIDEND OF THE BANK OF MADRAS ON 31st DECEMBER EACH YEAR

	Paid up Capital	Reserve and Rest	Total	DEPOSITS					Cash Balance	Investments	Dividend for the year
				Government (Public)	PRIVATE						
					Fixed	Savings Bank	Current	Total			
	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	Per cent
1880	50	7	57	49				80	98	...	...
1885	50	9	59	28				1,09	65	19	7
1890	50	16	66	49				1,90	83	45	10½
1895	50	18	68	72				2,76	1,19	45	10
1900	60	24	84	37				2,73	1,31	67	8
1905	60	33	93	51				3,46	1,67	71	10
1906	60	34	94	46				4,07	2,12	81	10
1907	60	39	99	35	(*a*)	(*a*)	(*a*)	4,16	1,62	84	10
1908	60	43	1,03	52				4 47	1,54	84	11
1909	60	47	1,07	49				5,00	1,42	79	12
1910	60	51	1,11	72				5,67	1,84	85	13
1911	60	54	1,14	59				6,25	1,66	1,04	12
1912	75	72	1,47	75				7,43	1,96	1,13	12
1913	75	76	1,51	87				8,06	2,19	1,18	12
1914	75	79	1,54	91				7,62	2,67	1,34	12
1915	75	68	1,43	87	3,38	20	4,45	8,03	2,56	1,84	12
1916	75	58	1,33	1,04	3,99	24	5,37	9,60	2,87	1,63	12
1917	75	54	1,29	88	3,77	22	6,21	10,20	4,96	95	12
1918	75	55	1,30	1,02	4,14	21	5,19	9,54	2,71	1,40	12

(*a*) Details not available

No. 13.—POPULATION OF AREAS SERVED BY THE PRESIDENCY BANKS AND THE *PER CAPITA* DEPOSIT IN EACH BANK

Name of Bank	Areas served by the Bank (Head office and branches)	Total population of the areas at last census*	Total private deposits in the Bank in 1918	Deposit per head of population
		(1,000)	(1,000)	₹
Bank of Bengal	Bengal, Burma, Assam, Bihar and Orissa, Central Provinces, United Provinces, Punjab, Delhi, North-West Frontier Province, and the Hyderabad State.	206,288	23,92,99	1·16
Bank of Bombay	Bombay Presidency, including Sind, Berar, Baluchistan and Indore.	33,971	17,49,85	5·15
Bank of Madras	Madras Presidency and Mysore.	52,023	9,54,91	1·83

* The figures refer to the census of 1911 and include the population of Indian States situated within provincial boundaries

No. 14.—AVERAGE BANK RATES OF THE PRESIDENCY BANKS FROM 1870 TO 1918

	Bank of Bengal			Bank of Bombay			Bank of Madras		
	Half year ending 30th June	Half year ending 31st Dec.	Annual average	Half year ending 30th June	Half year ending 31st Dec.	Annual average	Half year ending 30th June	Half year ending 31st Dec.	Annual average
1870	5·47	6·00	5·73	5·53	4·97	5·25	4·50	4·50	4·50
1871	4·94	4·50	4·72			5·09	4·91	5·00	4·95
1872	6·36	3·56	4·96	(a)	(a)	5·10	5·94	6·00	5·97
1873	4·15	3·71	3·93			4·63	6·00	6·19	6·09
1874	8·74	3·70	6·22	8·85	4·30	6·57	7·89	7·00	7·44
1875	6·48	4·84	5·66	6·55	7·92	7·23	7·00	7·00	7·00
1876	7·42	6·11	6·76	8·35	5·62	6·98	6·75	6·00	6·37
1877	9·49	7·30	8·40	9·03	7·31	8·17	6·00	6·10	6·05
1878	6·53	4·03	5·28	7·18	5·00	6·09	7·00	7·00	7·00
1879	7·27	5·42	6·34	8·05	5·29	6·67	7·00	7·00	7·00
1880	5·39	3·91	4·65	5·72	4·30	5·01	6·47	4·27	5·37
1881	4·86	5·72	5·29	5·40	5·98	5·69	4·67	6·30	5·48
1882	8·18	5·02	6·60	8·08	4·13	6·10	8·29	4·13	6·21
1883	6·99	6·56	6·78	7·00	6·20	6·66	6·97	7·02	6·99
1884	8·81	3·95	6·38	9·03	4·17	6·60	8·42	4·13	6·27
1885	6·76	4·00	5·38	5·90	4·00	4·95	5·71	3·23	4·47
1886	5·92	6·15	6·04	6·35	6·50	6·42	5·48	5·64	5·56
1887	7·48	3·80	5·64	7·78	3·73	5·75	7·92	3·90	5·91
1888	5·74	5·18	5·46	5·90	5·51	5·70	5·78	5·44	5·61
1889	9·31	4·67	6·99	9·46	4·00	6·73	9·62	4·14	6·88
1890	8·26	3·32	5·79	9·21	3·28	6·24	8·14	3·32	5·73
1891	3·50	2·62	3·06	3·88	2·23	3·05	3·60	2·25	2·92
1892	3·88	3·11	3·50	3·97	3·04	3·50	4·03	3·07	3·50
1893	5·68	4·08	4·88	5·97	3·84	4·90	6·19	4·36	5·27
1894	7·42	3·36	5·39	7·55	3·46	5·50	6·72	3·31	5·01
1895	5·07	3·59	4·33	4·30	3·60	3·95	5·03	3·50	4·26
1896	5·77	5·61	5·69	5·85	5·10	5·47	6·00	5·28	5·64
1897	9·88	5·97	7·92	10·11	5·64	7·87	9·97	6·00	7·98
1898	11·02	5·11	8·06	12·03	4·55	8·29	11·09	4·51	7·80
1899	6·34	5·49	5·91	6·34	5·42	5·88	6·27	5·83	6·05
1900	6·41	4·27	5·34	6·90	3·79	5·34	7·24	4·50	5·87
1901	6·89	4·07	5·48	7·07	3·83	5·45	7·57	4·09	5·83
1902	6·17	3·55	4·86	6·25	3·43	4·84	7·00	4·02	5·51
1903	6·27	3·49	4·88	6·70	3·48	5·09	7·13	4·27	5·70
1904	5·56	4·19	4·87	5·15	3·82	4·48	6·42	4·07	5·24
1905	5·56	4·63	5·09	5·77	4·42	5·09	6·04	4·19	5·11
1906	6·95	5·88	6·42	7·24	5·28	6·26	7·15	5·04	6·09
1907	7·63	4·58	6·10	7·81	4·11	5·96	8·24	4·54	6·39
1908	7·42	4·24	5·83	7·84	4·02	5·93	8·38	4·38	6·38
1909	6·58	3·91	5·24	6·47	3·82	5·14	7·55	4·41	5·98
1910	6·14	4·51	5·33	6·19	4·14	5·16	7·17	4·65	5·91
1911	6·66	4·36	5·51	6·55	3·52	5·03	7·59	4·35	5·97
1912	6·24	4·59	5·42	6·01	4·10	5·05	7·51	4·59	6·05
1913	6·57	5·33	5·95	7·23	4·62	5·92	7·76	5·54	6·65
1914	5·94	4·96	5·45	5·52	5·28	5·40	6·63	5·16	5·89
1915	5·84	5·54	5·69	5·84	5·31	5·57	5·87	5·54	5·70
1916	7·25	6·32	6·78	7·18	5·65	6·41	7·71	6·48	7·09
1917	6·69	5·36	6·03	6·70	5·42	6·06	8·00	6·64	7·32
1918	5·77	5·30	5·54	5·79	5·29	5·54	6·92	6·47	6·69

(a) Not available

No. 15.—VARIATIONS IN THE PRESIDENCY BANK RATES DURING THE CALENDAR YEARS 1917 AND 1918

Bengal				Bombay				Madras			
1918		1917		1918		1917		1918		1917	
Date	Per cent	Date	Per cent	Date	Per cent	Date	Per cent	Date	Per cent	Date	Per cent
January 3, 1918	6			May 23, 1918	5			January 15, 1918	7		
May 23, 1918	5			November 7, 1918	6	November 30, 1916	8	August 5, 1918	6		
November 7, 1918	6	November 9, 1916	8			February 22, 1917	7	November 11, 1918	7		
		February 22, 1917	7			March 15, 1917	6			December 5, 1916	8
		March 15, 1917	6			August 23, 1917	5			August 8, 1917	7
		September 6, 1917	5			December 6, 1917	6			September 4, 1917	6
Maximum	6	Maximum	8	Maximum	6	Maximum	8	Maximum	7	Maximum	8
Minimum	5	Minimum	5	Minimum	5	Minimum	5	Minimum	6	Minimum	6

No. 16.—LIABILITIES AND ASSETS OF THE EXCHANGE BANKS DURING THE PAST SIX YEARS, AS FAR AS PUBLISHED IN THEIR BALANCE SHEETS

[Figures in thousands]

Name of Bank	Date and year	Liabilities: Capital and Reserves	Notes in circulation	Acceptances, loans, bills payable	Miscellaneous credits	Deposits and current accounts	Profits	Total liabilities or assets	Assets: Cash in hand, at Bankers and bullion	Investments, Govt. and other securities	Bills of exchange, bills receivable	Bills discounted, loans, advances	Buildings and sundries including loans for acceptance
		£	£	£	£	£	£	£	£	£	£	£	£
Chartered Bank of India, Australia, and China	Dec. 31, 1913	2,900	823	6,017	...	17,128	375	27,243	3,968	2,131	6,722	11,384	3,038
	Dec. 31, 1914	3,000	912	3,850	...	18,618	396	26,776	5,904	4,243	6,126	8,424	2,079
	Dec. 31, 1915	3,000	978	3,719	...	21,549	399	29,645	5,875	4,323	9,499	8,443	1,505
	Dec. 31, 1916	3,000	1,019	6,240	...	22,704	427	33,390	5,920	4,048	12,069	9,601	1,752
	Dec. 31, 1917	3,100	926	2,372	1,210	28,042	476	36,126	8,739	4,340	10,784	10,364	1,899
	Dec. 31, 1918	3,200	1,568	6,731	1,836	33,777	492	47,604	6,748	4,261	22,245	12,787	1,563
Delhi and London Bank, Limited.	June 30, 1914	359	...	105	92	1,677	14	2,247	226	114	...	1,861	46
	June 30, 1915	361	...	94	135	1,333	12	1,935	237	363	...	1,261	74
	June 30, 1916*	356	...	88	...	1,408	14	1,866	198	331	...	1,264	73
Mercantile Bank of India, Limited.	Dec. 31, 1913	1,027	91	1,336	...	5,676	57	8,187	1,529	342	2,054	3,762	500
	Dec. 31, 1914	1,062	132	1,078	...	5,559	70	7,901	1,613	478	2,047	3,173	590
	Dec. 31, 1915	1,112	107	855	...	6,884	65	9,023	1,694	1,099	2,812	2,935	483
	Dec. 31, 1916	1,162	104	1,369	...	8,558	7	11,265	2,028	953	3,462	3,934	888
	Dec. 31, 1917	1,213	127	1,552	...	9,812	103	12,807	2,271	1,181	4,327	3,913	1,115
	Dec. 31, 1918	1,263	130	1,408	...	12,370	131	15,302	2,509	1,373	6,002	4,368	1,050
National Bank of India, Limited.	Dec. 31, 1913	2,040	...	2,663	...	14,876	239	19,818	3,531	820	6,400	7,947	1,120
	Dec. 31, 1914	2,100	...	1,950	...	14,833	288	19,171	4,255	1,030	5,979	6,745	1,162
	Dec. 31, 1915	2,175	...	1,548	...	16,448	304	20,475	3,768	2,088	7,412	6,265	942
	Dec. 31, 1916	2,200	...	1,986	...	19,552	320	24,058	4,415	1,937	9,593	7,282	831
	Dec. 31, 1917	2,250	...	2,401	...	24,685	380	29,716	7,095	2,176	12,076	7,332	1,037
	Dec. 31, 1918	2,350	...	2,396	...	27,518	444	32,708	5,883	2,715	13,127	10,260	723
Eastern Bank, Limited.	Dec. 31, 1913	415	...	552	...	1,675	...	3,299	394	298	1,053	1,385	169
	Dec. 31, 1914	654	...	321	...	1,396	...	2,746	566	226	799	983	172
	Dec. 31, 1915	655	...	1,137	...	1,916	52	3,760	782	275	929	1,621	153
	Dec. 31, 1916	655	...	1,339	...	3,100	60	5,154	1,427	209	1,915	1,512	91
	Dec 31, 1917	670	..	943	104	5,050	78	6,845	2,196	236	2,154	1,900	359
	Dec. 31, 1918	690	...	907	133	5,785	62	7,577	1,861	495	1,992	3,067	162
Cox & Co.'s Bank	Oct. 8, 1913	530	...	82	610	4,061	47	4,673	1,203	752	324	2,214	180
	Oct. 8, 1914	530	...	288	330	5,479	45	6,297	2,153	904	726	2,326	188
	Oct. 8, 1915	530	...	505	...	10,304	...	11,339	3,758	2,581	...	4,280	720
	Oct. 8, 1916	530	...	215	...	13,392	...	14,137	1,910	...	...	5,896	439
	Oct. 4, 1917	530	...	257	...	16,921	...	17,708	7,668	2,357	4,033	3,170	510
	Oct. 5, 1918	1,075	...	448	...	19,265	...	20,788	9,968	4,003	2,017	3,844	956
		Dollar.	Dollar.	Dollar.	Dollar.	Dollar	Dollar.	Dollar.	Dollar.	Dollar.	Dollar.	Dollar.	Dollar.
Hongkong and Shanghai Banking Corporation. †	Dec. 31, 1913	47,450	24,839	133,675	...	298,441	5,377	509,782	69,935	29,637	147,992	141,685	120,533
	Dec. 31, 1914	48,000	27,248	156,116	...	329,562	5,894	566,820	97,411	31,176	150,946	141,541	145,746
	Dec. 31, 1915	48,000	25,562	26,116	...	329,921	6,562	436,161	99,855	39,998	150,664	133,484	12,160
	Dec. 31, 1916	48,000	29,250	14,544	250	303,068	7,701	402,813	69,083	35,225	143,714	145,454	9,337
	Dec. 31, 1917	48,500	24,921	23,469	250	314,028	7,773	418,941	91,723	36,279	146,130	131,607	13,202
	Dec. 31, 1918	49,500	25,306	7,525	250	341,171	8,212	431,964	79,987	36,918	154,815	151,796	8,448
International Banking Corporation. §	June 30, 1914	6,500	576	12,810	...	20,559	914	41,359	7,665	4,692	...	12,136	16,866
	June 30, 1915	6,500	466	7,446	...	22,120	1,058	37,590	8,098	4,630	...	11,630	13,232
	June 30, 1916	6,500	675	19,805	...	26,877	780	54,637	9,339	4,276	...	20,607	20,415
	Dec. 31, 1916	6,500	790	28,678	97	24,734	1,010	61,809	9,310	4,074	...	14,846	33,579
	Dec. 31, 1917	6,500	1,207	35,406	97	36,534	1,713	81,457	12,254	3,883	...	27,003	38,317
	Dec. 31, 1918	6,500	1,440	36,387	765	59,792	2,661	107,545	12,842	8,236	...	44,304	42,103
		Fr.	Fr.	Fr.	Fr.	Fr.	Fr.	Fr.	Fr.	Fr.	Fr.	Fr.	Fr.
Comptoir National d'Escompte de Paris.	Dec. 31,1913	242,606	...	174,849	26,518	1,414,357	18,065	1,876,425	123,985	71,913	1,004,361	485,248	190,918
	Dec. 31,1914	244,155	...	32,448	18,673	1,041,183	10,726	1,347,185	385,715	66,945	355,126	492,289	47,110
	Dec. 31, 1915	241,689	...	71,998	17,917	1,075,612	10,690	1,417,906	288,955	37,471	636,308	390,329	64,843
	Dec. 31, 1916	242,224	...	144,665	25,739	1,329,736	13,957	1,755,421	277,981	33,730	916,369	457,492	69,849
	Dec. 31, 1917	244,350	..	47,975	35,200	1,868,025	13,725	2,209,275	456,700	9,800	1,338,250	313,125	91,400
	Dec. 31, 1918	243,567	...	127,880	47,755	2,022,796	15,797	2,457,795	299,692	19,221	1,513,337	586,295	39,259
		Yen	Yen.	Yen.	Yen.	Yen.	Yen.	Yen.	Yen.	Yen.	Yen.	Yen.	Yen.
Yokohama Specie Bank, Limited.	June 30, 1913	49,050	6,720	132,661	...	205,708	3,680	397,519	38,081	21,878	219,834	113,772	3,954
	June 30, 1914	50,323	7,588	145,931	...	187,241	3,465	394,548	45,409	21,647	155,445	128,098	3,949
	June 30, 1915	50,775	5,564	101,035	...	103,466	3,530	324,379	40,010	20,679	155,438	103,883	4,359
	Dec. 31, 1916	53,112	18,050	226,851	9	274,779	4,020	576,821	69,717	21,530	303,017	178,633	3,924
	Dec. 31, 1917	60,929	20,023	368,909	...	527,004	5,891	982,756	176,713	25,781	551,767	225,532	2,963
	Dec. 31, 1918	68,959	22,603	797,900	...	546,170	6,441	1,442,063	156,626	103,271	690,771	487,836	3,559
Bank of Taiwan, Limited.	Dec. 31, 1918	36,030	42,108	168,781	...	428,073	2,336	677,328	70,055	66,040	...	533,094	8,139
		Rouble.	Rouble.	Rouble.	Rouble.	Rouble.	Rouble.	Rouble	Rouble.	Rouble.	Rouble.	Rouble	Rouble.
Russo-Asiatic Bank	Jan. 1, 1916	73,563	2,510	346,926	16,727	483,370	6,574	929,670	71,313	35,503	346,763	364,636	111,450

Silver Dollar=24*d*. Gold Dollar=48*d*. Franc=9½*d*. Yen=2*s*. 0½*d* Rouble=25·37*d*.

* Subsequent to this date the Bank was amalgamated with the Alliance Bank of Simla, Ltd.

† Figures calculated on the basis of silver dollar. § Figures calculated on the basis of gold dollar.

No. 17.—CAPITAL, RESERVE, DEPOSITS, AND CASH OF THE INDIAN JOINT STOCK BANKS DURING THE PAST FIVE YEARS, AS FAR AS AVAILABLE

(A—Banks having capital and reserve above R5 lakhs)

No.	Name of Bank	Year	Paid up Capital	Reserve and Rest	Total	Deposits					Cash Balance
						Fixed	Savings Bank	Current	Other	Total	
			R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)
1	Allahabad Bank	1914	30,00	43,00	73,00	...	...	...	...	5,21,64	99,71
		1915	30,00	49,43	79,43	...	...	...	...	5,17,48	1,44,64
		1916	30,00	53,34	83,34	3,94,40	14,23	1,38,15	46	5,47,24	1,68,95
		1917	30,00	50,12	80,12	4,27,59	14,54	1,47,41	...	5,89,54	1,69,93
		1918	30,00	40,86	70,86	5,38,65	16,71	1,69,04	...	7,24,40	1,88,36
2	Alliance Bank of Simla	1914	30,00	40,00	70,00	...	...	...	...	5,54,56	1,03,45
		1915	30,00	40,00	70,00	...	...	...	...	5,76,58	1,12,67
		1916	34,53	40,00	74,53	5,46,56	...	2,59,57	...	8,06,15	1,73,56
		1917	83,54	50,37	133,91	6,20,92	...	5,37,16	...	11,58,08	2,45,46
		1918	86,82	50,00	136,82	6,85,57	...	5,44,00	...	12,29,57	2,41,06
3	Bank of India, Bombay	1914	50,00	5,50	55,50	...	...	...	...	2,00,86	71,13
		1915	50,00	7,30	57,30	1,06,67	...	1,04,67	...	2,11,34	37,64
		1916	50,00	12,76	62,76	1,80,33	...	1,63,28	1,42	3,45,03	95,88
		1917	50,00	10,00	60,60	1,52,98	...	3,17,49	...	4,70,47	1,45,58
		1918	50,00	13,89	63,89	2,02,09	...	2,79,51	...	4,81,60	1,19,23
4	Punjab National Bank, Lahore	1914	11,53	10,98	22,51	...	...	...	...	1,05,74	48,68
		1915	16,11	10,70	26,81	64,11	†18,88	...	...	82,99	10,51
		1916	16,34	10,83	27,17	85,06	†25,52	...	...	1,10,58	22,35
		1917	16,39	11,61	28,00	79,74	†27,99	...	2,64	1,10,37	18,34
		1918	16,45	12,38	28,83	1,29,87	10,50	34,63	1,28	1,76,33	49,50
5	Punjab Banking Company, Lahore ‡	1914	6,90	11,50	17,50	...	...	...	...	1,23,96	15,89
		1915	6,00	17,82	23,82	62,04	13,71	42,49	...	1,18,24	67,11
6	Bank of Rangoon ‡	1914	16,00	4,00	20,00	...	...	...	...	21,33	9,57
		1915	16,00	4,00	20,00	8,54	7,59	4,55	...	20,68	5,78
		1916	16,00	5,00	21,00	7,50	9,31	5,16	54	22,51	4,18
7	Bank of Upper India, Meerut §	1915	10,00	8,05	18,05	11,94	...	11,80	1,29	25,03	24,41
		1916	13,62	9,16	22,78	7,18	...	7,79	1,09,70	1,24,67	23,71
8	Bank of Baroda	1916	10,00	7,62	17,62	92,56	†49,44	...	...	1,42,00	20,29
		1917	10,00	6,75	16,75	1,08,48	...	69,79	5	1,78,32	46,97
		1918	20,29	12,16	32,45	...	...	...	...	2,04,75	61,54
9	Central Bank of India, Bombay	1914	15,00	1,00	16,00	...	...	...	..	30,40	8,29
		1915	15,00	1,15	16,15	26,28	...	24,02	...	50,30	8,94
		1916	15,00	1,84	16,84	67,15	...	79,52	...	1,46,67	46,77
		1917	25,00	1,67	26,67	...	...	3,57,48(a)	3	3,57,51	81,60
		1918	25,00	6,25	31,25	2,36,78	...	2,61,71	...	4,98,49	1,40,19
10	National Financing and Commission Corporation Bombay	1915	16,11	...	16,11	66	2	3,05	...	3,73	1,46
		1916	9,01	...	9,04	7,92	4	6,55	2,63	17,14	3,04
		1917	10,69	2,14	12,83	16,86	9	15,23	3,62	35,80	12,52
		1918	10,66	2,61	13,27	27,20	13	25,71	...	53,04	9,58
11	Bombay Merchants Bank, Bombay	1914	14,09	2,00	16,09	...	...	...	...	5,74	37
		1915	14,36	...	14,36	2,51	14	1,30	...	3,95	46
		1916	14,75	...	14,75	1,06	15	1,52	2	2,75	1,17
		1917	4,71	1,99	6,70	2	16	96	1	1,15	1,66
		1918	4,71	1,99	6,70	...	...	...	...	1,14	1,66
12	Benares Bank	1914	5,00	2,25	7,25	...	...	...	...	62,43	11,47
		1915	10,00	4,35	14,35	34,35	3,26	3,09	...	40,70	3,47
		1916	10,00	4,55	14,55	39,16	3,71	3,36	...	46,23	4,04
		1917	10,00	4,32	14,32	39,64	4,09	4,07	...	47,80	4,48
		1918	10,00	4,46	14,46	37,10	4,75	3,49	...	45,34	5,48
13	Poona Bank	1914	9,34	1,05	10,39	...	...	...	...	10,16	1,51
		1915	9,49	1,05	10,54	...	...	...	...	4,75	1,55
		1916	9,58	2,60	12,18	1,75	41	33	...	2,49	1,54
		1917	9,78	2,82	12,60	...	...	...	...	2,02	1,36
		1918	9,36	...	9,36	51	12	2	34	99	2,67
14	Indian Bank, Madras	1914	10,00	1,50	11,50	...	...	...	...	19,44	6,39
		1915	10,00	1,75	11,75	...	...	...	...	24,37	6,80
		1916	10,00	2,00	12,00	...	...	...	...	32,39	8,16
		1917	10,00	2,92	12,92	...	...	...	...	41,18	10,56
		1918	10,00	3,20	13,20	...	...	...	...	42,13	17,76
15	Bank of Mysore, Bangalore	1914	9,90	...	9,90	...	...	...	...	15,68	10,60
		1915	10,00	50	10,50	19,10	63	8,27	...	28,00*	17,92
		1916	10,00	2,01	12,01	28,42	1,05	10,91	51	40,89*	12,87
		1917	10,00	2,51	12,51	43,39	93	16,62	...	60,94	15,00
		1918	10,00	3,50	13,50	45,13	1,16	25,67	11,00	82,96	24,67
16	Kayestha Trading and Banking Corporation, Gorakhpur (b)	1914	7,48	2,15	9,63	..	...	...	...	49,66	3,75
		1915	7,83	2,46	10,29	30,42	1,43	3,21	28	35,34	24
		1916	7,98	2,86	10,84	16,83	1,18	1,16	1,49	20,66	3
		1917	8,00	2,93	10,93	10,89	72	93	1,38	13,92	15
17	Standard Bank, Bombay (c)	1915	10,00	...	10,00	1,32	2	38	...	1,72	13
		1916	10,00	...	10,00	3,66	3	93	...	4,62	1,97

* Excludes Mysore Government deposits R10,00,000

† Includes Current Deposits

‡ Amalgamated with the Alliance Bank of Simla, Ltd.

§ Amalgamated with the Alliance Bank of Simla, Ltd. and the Trust of India in 1917

(a) Includes fixed deposit

(b) Information for 1918 is not available.

(c) In liquidation in 1917

No. 17.—CAPITAL, RESERVE, DEPOSITS, AND CASH OF THE INDIAN JOINT STOCK BANKS DURING THE PAST FIVE YEARS, AS FAR AS AVAILABLE—*contd*

(B—Banks having capital and reserve above R5 lakhs)—*contd*

No.	Name of Bank	Year	Paid up Capital	Reserve and Rest	Total	Deposits					Cash Balance
						Fixed	Savings Bank	Current	Other	Total	
			R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)
18	Bengal National Bank, Calcutta .	1914	8,06	1,75	9,81	...	...	...	...	9,59	1,04
		1915	8,05	1,85	9,90	4,28	5	1,24	...	5,57	49
		1916	8,05	6,00	14,05	3,53	3	2,10	1,05	6.71	77
		1917	8,05	5,97	14,02	64	1	2,12	3,20	5,97	1,31
		1918	8,05	7,59	15,64	1,90	7	4,84	...	6,81	1,04
19	Oudh Commercial Bank, Fyzabad .	1914	5,00	5,09	10,09	...	...	...	...	15,42	4,52
		1915	5,00	3,00	8,00	9,98	17	2,58	...	12,73	3,85
		1916	5,00	3,00	8,00	9,81	4	1,59	60	12,04	3,72
		1917	5,00	3,00	8,00	6,75	...	1,12	...	7,87	1,27
		1918	5,00	2,00	7,00	5,75	...	1,75	...	7,50	1,57
20	Bangalore Bank	1914	4,34	1,31	5,65	...	...	...	...	3,53	2,21
		1915	4,34	1,09	5,43	2,48	...	96	...	3,44	2,02
		1916	4,34	1,00	5,34	2,49	...	97	9	3,55	2,12
		1917	4,34	94	5,28	1,97	...	1,38	17	3,52	1,36
		1918	4,40	1,01	5,41	2,43	...	1,71	13	4,27	1,59
21	Punjab and Sind Bank, Amritsar .	1915	3,09	2,16	5,25	...	...	...	...	23,63	7,41
		1916	3,12	2,46	5,58	22,42	...	4,32	...	26,74	8,37
		1917	3,20	2,50	5,70	24,85	...	5,10	...	29,95	7,10
		1918	3,22	2,75	5,97	28,30	...	7,27	27	35,84	8,58
22	Vellore Commercial Bank . . .	1914	14,53	30	14,83	...	...	...	...	57	16
		1915	3,75	36	4,11	1,38	...	71	...	2,09	21
		1916	3,75	38	4,13	2.74	...	35	40	3.49	60
		1917	5,00	42	5,42	92	...	1,69	...	2,61	19
		1918	5,00	69	5,69	1,66	...	3,53	65	5,84	1,06
23	Tata Industrial Bank, Bombay . .	1918	70,01	...	70,01	2,28,31	10,88	1,93,42	62	4,38,23	70,73
24	Trust of India, Simla ‡ . . .	1918	57,47	25	57,72	...	...	20,26	...	20,26	2,84
	(B—Banks having capital and reserve over R1 lakh and less than R5 lakhs)										
25	Ajodhia Bank, Fyzabad . . .	1914	2,00	2,50	4,50	4,27	...	...	...	4,27	7,69
		1915	2,00	2,50	4,50	...	...	...	...	6,13	1,65
		1916	2,00	2,65	4,65	3,92	...	2,65	11	6,68	4,30
		1917	2,00	2,70	4,70	3,85	...	2,32	11	6,28	3,43
		1918	2,00	2,70	4,70	4,02	...	2,81	18	7,01	4,90
26	Gorakhpur Bank †	1914	3,00	1,39	4,39	...	...	...	...	20,30	3,47
		1915	3,00	1,11	4,11	13,64	1,20	1,84	...	16,68	1,84
		1916	3,00	1,07	4,07	10,25	1,20	1,78	14	13,37	1,82
27	Bombay Provincial Bank(*a*) . .	1915	3,84	...	3,84	...	...	...	...	*15	4
		1916	2,23	...	2,23	...	2	7	...	9	4
		1917	1,21	...	1,21	...	1	2	1	4	14
28	South India Bank, Tinnevelly . .	1914	1,50	1,50	3,00	...	...	...	...	4,90	52
		1915	3,00	30	3,30	3,39	...	1,61	...	5,00	37
		1916	3,00	20	3,20	4,25	...	1,70	13	6,08	81
		1917	3,00	25	3,25	4,41	...	1,39	33	6,13	1,28
		1918	3,00	57	3,57	4,80	...	1,59	30	6,60	1,42
29	Bharat National Bank, Delhi . .	1914	3,15	20	3,35	...	...	...	...	2,59	1,33
		1915	2,99	30	3,29	90	12	71	...	1,73	1,21
		1916	3,04	34	3,38	77	8	72	2	1,59	1,16
		1917	3,73	36	4,09	...	...	...	...	1,10	7
		1918	3,77	37	4,14	...	...	...	...	1,07	4
30	Bhargava Commercial Bank, Jubbulpore	1914	2,50	51	3,01	...	...	...	...	6,74	74
		1915	2,50	51	3,01	4,86	49	40	...	5,75	80
		1916	2,50	7	2,57	4,08	38	60	15	5,21	57
		1917	2,50	9	2,59	3,37	32	58	...	4,27	80
		1918	2,50	9	2,59	3,13	35	70	2	4,20	1,19
31	Canara Bank, Mangalore . . .	1914	1,92	49	2,41	...	...	...	...	4,78	55
		1915	1,94	66	2,60	3,44	29	47	4	4,24	78
		1916	2,00	80	2,80	3,09	28	19	4	3.60	7
		1917	2,20	89	3,09	2,69	29	47	4	3,49	9
		1918	2,98	1,12	4,10	3,72	25	58	4	4,59	59
32	Woriur Commercial Bank § . .	1914	1,48	1,35	2,83	...	...	...	...	2,83	...
		1915	1,41	1,11	2,52	60	...	2	...	62	2
		1916	1,31	1,18	2,49	58	...	5	..	63	1
		1918	1,47	6	1,53	46	...	2	...	48	...
33	Karachi Bank	1914	2,39	15	2,54	...	...	...	...	4,13	1,52
		1915	2,35	13	2,48	2,12	1,21	1,31	...	4,64	84
		1916	2,36	19	2,55	3,78	1,79	1,86	5	7,48	1,21
		1917	2,36	10	2,46	2,37	2,07	3,11	4	7,59	1,38
		1918	2,36	10	2,46	5,49	3,24	9,67	4	18,44	5,22
34	Darbhanga Bank	1914	1,98	6	2,04	...	...	...	..	1,66	95
		1915	2,01	10	2,11	26	7	88	...	1,21	13
		1916	2,01	14	2,15	49	7	48	87	1,91	13
		1917	2,01	11	2,12	...	...	...	...	3,06	28
		1918	2,01	20	2,21	...	...	...	...	2,24	16
35	Nedungadi Bank, Calicut . . .	1914	1,45	7	1,52	...	...	...	...	4,74	41
		1915	1,78	13	1,91	4,87	6	23	...	5,16	23
		1916	2,21	24	2,45	4,93	9	20	22	5,44	40
		1917	2,62	37	2,99	6,03	10	37	28	6,78	64
		1918	3,04	56	3,60	9,04	18	74	32	10,28	1,19

* Includes deposits under Savings Bank and Current Account

† In liquidation in 1917

‡ Trust of India conducted in 1918 some banking business acquired from the Bank of Upper India

§ In 1917, capital and reserve were less than one lakh

(*a*) In liquidation in 1918

No. 17.—CAPITAL, RESERVE, DEPOSITS, AND CASH OF THE INDIAN JOINT STOCK BANKS DURING THE PAST FIVE YEARS, AS FAR AS AVAILABLE—*concld.*

(B—Banks having capital and reserve over R1 lakh and less than R5 lakhs)—*contd.*

No.	Name of Bank	Year	Paid up Capital	Reserve and Rest	Total	Deposits					Cash Balance.
						Fixed	Savings Bank	Current	Other	Total	
			R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)
36	National Bank of Upper India, Lucknow	1914	1,29	14	1,43	...	...	...	...	5,77	2,33
		1915	1,61	18	1,79	2,65	14	48	...	3,27	1,03
		1916	2,28	19	2,47	2,05	20	1,10	4	3,39	1,22
		1917	2,37	29	2,66	1,90	25	69	3	2,87	69
		1918	2,46	34	2,80	1,45	33	48	1	2,27	46
37	Bank of Northern India, Rawalpindi	1914	1,23	60	1,83	...	...	...	...	3,81	78
		1915	1,23	50	1,73	2,18	...	...	*1,08	3,26	1,08
		1916	1,23	50	1,73	2,63	...	...	*1,37	4,00	83
		1917	1,23	50	1,73	4,86	7	57	31	5,81	2,14
		1918	1,28	50	1,78	8,26	7	1,94	36	10,63	4,37
38	Byopar Sahayak Bank, Meerut	1914	1,43	25	1,68	...	...	...	...	6,15	43
		1915	1,44	26	1,70	5,01	...	22	...	5,23	48
		1916	1,44	79	2,23	4,57	...	23	1	4,81	35
		1917	1,44	81	2,25	4,68	...	26	...	4,94	45
		1918	1,44	92	2,36	4,79	...	47	...	5,26	90
39	Tinnevelly Bank	1916	1,75	14	1,89	13	...	...	...	13	11
		1917	1,75	15	1,90	13	...	...	...	13	12
		1918	1,75	15	1,90	13	...	2	...	15	8
40	Mufassil Bank, Gorakhpur	1914	1,14	30	1,44	...	...	...	...	2,55	22
		1915	1,25	40	1,65	2,24	17	36	...	2,77	70
		1916	1,30	40	1,70	2,39	22	51	27	3,39	68
		1917	1,87	57	2,44	1,82	17	1,06	33	3,38	76
		1918	1,99	75	2,74	1,86	17	1,55	...	3,58	58
41	Erode Bank	1914	1,89	25	2,14	...	...	...	...	10	4
		1915	1,33	25	1,58	...	...	4	...	4	4
		1916	1,45	25	1,70	1	...	4	...	5	10
		1917	1,50	27	1,77	3	...	3	...	6	16
		1918	1,28	29	1,57	...	...	2	...	2	25
42	Bhowanipore Banking Corporation, Calcutta	1914	1,10	34	1,44	...	...	...	...	7,12	16
		1915	1,10	38	1,48	4,16	3,60	1,47	...	9,23	19
		1916	1,25	53	1,78	4,07	5,09	2,65	...	11,81	56
		1917	1,25	70	1,95	4,35	...	3,43	5,86	13,64	2,61
		1918	1,25	70	1,95	4,67	7,97	5,41	...	18,05	4,91
43	Vellore Mercantile Bank	1914	81	11	92	...	...	...	...	51	...
		1915	1,14	11	1,25	27	...	62	...	89	...
		1916	1,36	10	1,46	8	...	33	...	41	3
		1917	1,42	14	1,56	3	...	1,31	...	1,34	3
		1918	1,77	14	1,91	16	...	2,59	...	2,75	26
44	Jessore United Bank	1915	1,00	22	1,22	4,00	...	...	...	4,00	1,33
		1916	1,00	22	1,22	3,18	...	...	82	4,00	63
		1917	1,00	36	1,36	5,15	...	...	...	5,15	1,32
		1918	1,00	50	1,50	5,03	...	1	...	5,04	45
45	Malabar Bank, Cannanore	1915	1,15	6	1,21	84	1	4	...	89	10
		1916	1,21	7	1,28	1,02	2	5	...	1,09	19
		1917	1,32	7	1,39	1,08	1	7	...	1,16	8
		1918	1,42	7	1,49	1,05	1	4	...	1,10	20
46	Kumbakonam Bank	1915	1,11	8	1,19	...	2	70	...	72	
		1916	1,52	12	1,64	1	3	1,08	20	1,32	
		1917	1,39	18	1,57	2	5	1,77	1	1,85	59
		1918	1,56	29	1,85	10	5	2,62	4	2,81	1,39
47	Poona Mercantile Bank†	1914	1,02	56	1,58	...	...	...	...	43	2
		1915	1,02	...	1,02	19	4	2	...	25	...
		1916	1,19	1	1,20	...	...	...	...	1	...
		1917	89	1	90	...	...	...	...	...	7
48	Bangalore Mercantile Bank §	1914	51	17	68	...	...	...	...	4,74	40
		1915	92	8	1,00	8	...	...	...	...	...
		1916	1,34	8	1,42	3	...	...	7	10	27
		1918	1,08	9	1,17	8	...	...	2	10	7
49	Co-operative Hindusthan Bank, Calcutta	1914	2,08	...	2,08	...	...	...	...	9,09	60
		1915	51	...	51	7,04	17	1,98	...	9,19	75
		1916	1,51	13	1,64	4,27	14	2,03	...	6,44	87
		1917	1,51	13	1,64	5,13	16	1,48	...	6,77	49
		1918	1,51	24	1,75	5,63	20	2,15	...	7,98	80
50	Coimbatore Town Bank	1916	1,51	21	1,72	57	43	1	19	1,29	31
		1917	1,51	28	1,79	97	67	4	19	1,87	13
		1918	1,51	31	1,82	1,33	62	18	22	2,35	6
51	Union Bank, Kumbakonam	1916	1,00	50	1,50	1,44	32	1,66	4	3,46	31
		1917	1,00	58	1,58	1,64	28	1,44	3	3,39	1,18
		1918	1,00	62	1,62	2,25	36	3,30	4	5,95	2,54
52	Bank of Behar	1917	1,07	33	1,40	5,58	89	1,59	5	8,11	1,47
		1918	1,13	53	1,66	...	...	...	...	9,57	1,95
53	Layallpur Bank, Layallpur	1918	68	43	1,11	4,56	96	1,25	5	6,82	1,97
54	Calicut Bank, Calicut	1918	90	36	1,26	2,39	...	40	...	2,79	26
55	Jalpaiguri Banking and Trading Corporation, Jalpaiguri	1918	50	1,41	1,91	9,14	...	3,66	38	13,18	70

* Includes deposits under Savings Bank and Current Account
† Omitted from the list from 1918 as the capital and reserve continue to be less than one lakh of rupees
§ In 1917, capital and reserve were less than one lakh

No. 18.—NAMES OF BANKS FAILED OR LIQUIDATED FROM 1913, WITH THE DATES OF REGISTRATION AND LIQUIDATION, AND STATISTICS OF CAPITAL AND DEPOSITS.

Year	Date of Registration	Name of Company	Capital. Authorised Rs	Capital. Subscribed Rs	Capital. Paid-up Rs	Amount of Deposits Rs	Date of going into liquidation	Remarks
			1913					
		PUNJAB						
1913	6th February 1901.	People's Bank of India, Lahore . . .	35,00,000	22,00,000	12,52,950	1,25,79,742	17th November 1913	
„	8th February 1904.	Amritsar Bank, Lahore .	5,00,000	5,00,000	1,61,313	28,21,930	5th December 1913	
„	31st May 1906	Lahore Bank, Lahore .	5,00,000	4,81,300	1,04,935	28,56,282	30th November 1913	
„	11th April 1908.	Doaba Bank, Amritsar .	5,00,000	3,62,600	65,845	9,23,954	22nd November 1913	
„	15th September 1911.	Indian Exchange Bank, Amritsar . . .	5,00,000	17,310	13,410	2,06,161	22nd December 1913	
„	9th June 1913	Durbar Bank, Lahore .	2,00,000	...	...	...	14th December 1913*	
		Total, Punjab	*57,00,000*	*35,61,210*	*15,98,453*	...		
		BOMBAY						
„	24th November 1898.	Bombay Banking Co. .	5,00,000	2,11,800	1,25,229	...	11th November 1913	
„	15th December 1909.	Credit Bank of India .	1,00,00,000	50,00,000	10,00,000	...	1st November 1913	
„	10th June 1910	Kathiawar and Ahmedabad Banking Corporation.	1,00,00,000	75,72,700	7,44,567	...	23rd December 1913	
„	16th January 1912.	Crown Bank of India .	5,00,000	...	...	...	7th November 1913	
		Total, Bombay .	*2,10,00,000*	*1,27,84,500*	*18,69,796*	...		
		NORTH-WEST FRONTIER PROVINCE.						
„	28th October 1912.	Bank of Hazara, Abbottabad	2,00,000	16,000	3,175	...	26th December 1913	Voluntary liquidation.
		BALUCHISTAN.						
„	20th July 1910	Sind and Baluchistan Bank	5,00,000	94,210	42,136	...	29th November 1913	
		GRAND TOTAL .	*2,74,00,000*	*1,64,55,920*	*35,13,560*	...		

* Date on which business stopped

No. 18—NAMES OF BANKS FAILED OR LIQUIDATED FROM 1913, WITH THE DATES OF REGISTRATION AND LIQUIDATION, AND STATISTICS OF CAPITAL AND DEPOSITS—*contd.*

Year	Date of Registration	Name of Company	Capital			Amount of Deposits	Date of going into liquidation	Remarks
			Authorised ₹	Subscribed ₹	Paid-up ₹	₹		
			1914					
		PUNJAB						
1914	21st July 1906	Hindustan Bank, Multan.	10,00,000	2,43,975	1,20,814	10,53,993	19th January 1914	
„	10th October 1906	Industrial Bank of India, Ludhiana. . .	5,00,000	1,80,000	54,208	3,97,317	7th February 1914	
„	20th September 1909	Public Banking and Assurance Co., Multan. .	10,00,000	17,300	1,964	...	2nd March 1914	
„	5th August 1911	Bank of Peshawar, Multan	5,00,000	4,50,900	1,04,271	2,22,864	14th February 1914	
„	29th August 1911	Coronation Banking and Assurance Co., Lahore .	1,00,000	...	...	...	3rd February 1914	
„	31st July 1906	Marwar Bank, Lahore .	10,00,000	4,94,100	1,51,891	8,39,466	14th June 1914	
„	14th April 1910	Popular Bank, Rawalpindi	50,00,000	20,00,000	3,24,596	18,62,641	28th July 1914	
„	11th August 1911	Bank of Rajputana and Punjab, Ambala . .	5,00,000	2,45,475	70,501	8,25,095	3rd March 1914	
„	9th February 1912	Bank of Empire, Lahore .	5,00,000	1,15,425	23,875	96,144	6th July 1914	
„	20th September 1912	Derajat Sindh Bank, Multan . . .	5,00,000	84,300	11,110	8,972	22nd April 1914	
„	17th April 1913	Golden Bank of India, Amritsar . . .	5,00,000	16,775	3,042	...	21st April 1914	
„	17th April 1913	Solar Bank, Lahore .	1,00,00,000	1,55,000	8,500	...	29th March 1914	
„	5th September 1913	Indian States Bank, Amritsar . . .	10,00,000	26,000	2,335	...	27th March 1914	
„	18th May 1907	Orient Bank of India, Lahore . . .	25,00,000	10,00,000	71,354	4,94,968	4th September 1914	
„	31st October 1904	Punjab Co-operative Bank, Amritsar . . .	25,00,000	10,00,000	8,18,519	45,75,641	September 1914	Suspended business in September 1914
„	23rd June 1911	Capital Bank of India, Lahore . . .	10,00,000	50,065	5,950	7,849	28th September 1914	
„	23rd April 1912	George Bank, Lahore .	2,50,000	1,30,700	48,365	1,04,316	19th June 1914	Applied for liquidation
„	31st October 1912	Commercial and Zamindari Bank, Multan . .	2,50,000	31,950	2,000	...	21st July 1914	Ditto
„	29th May 1913	East India Banking Co., Jagraon . . .	25,00,000	...	...	...	1st January 1914	Date of final dissolution 26th August 1916
„	8th February 1911	Jullundur Bank, Jullundur	5,00,000	1,17,650	26,705	1,18,545	...	
„	5th September 1913	World Bank, Amritsar .	5,00,000	...	...	...	...	
„	2nd September 1912	Bank of Asia, Lahore .	25,00,000	4,65,450	32,099	76,781	29th November 1914	
		Total, Punjab .	*3,46,00,000*	*68,25,065*	*18,82,099*			

No. 18.—NAMES OF BANKS FAILED OR LIQUIDATED FROM 1913, WITH THE DATES OF REGISTRATION AND LIQUIDATION, AND STATISTICS OF CAPITAL AND DEPOSITS—*contd.*

Year	Date of Registration	Name of Company	Capital			Amount of Deposits	Date of going into liquidation	Remarks
			Authorised	Subscribed	Paid-up			
			₹	₹	₹	₹		
		BOMBAY	**1914**—*contd.*					
1914	23rd May 1899	Gujarat Bank	5,00,000	1,75,100	84,025		24th March 1914	
„	17th November 1906	Indian Specie Bank	2,00,00,000	1,50,00,000	74,88,859		4th March 1914	
„	16th October 1909	Ahmednagar Bank	5,00,000	1,38,000	39,110		12th October 1914	
„	28th November 1910	Sind Bank	25,00,000	3,26,700	82,295		.....	Voluntary liquidation
„	16th August 1911	Indian Finance Corporation	5,00,000	18,410	18,410	No information	8th May 1914	Order of liquidation cancelled by Judicial Commissioner of Sind and the Company has been replaced with effect from the 20th December 1916.
„	3rd May 1913	All-India Commerce Bank	10,00,000	...	...		7th October 1914	
„	13th October 1913	Union Bank of Commerce	50,00,000	...	...		3rd June 1914	
		Total, Bombay	*3,00,00,000*	*1,56,58,210*	*77,12,690*			
		UNITED PROVINCES						
„	9th November 1909	United Provinces Co-operative Bank, Allahabad	10,00,000	45,740	27,105	1,62,930	17th June 1914	
„	17th January 1913	Commercial Bank of India, Ghazipur	10,00,000	5,775	4,250	18,655	2nd July 1914	Voluntary liquidation
„	25th January 1911	Sri Kashi Vishwanath Bank, Benares	1,00,000	3,892	3,782	4,299	3rd August 1914	
„	3rd May 1911	United India Bank, Allahabad	5,00,000	39,104	26,733	...	12th December 1914	Resolution for winding up passed at the beginning of the year after which it ceased working
„	13th April 1908	Peoples' Industrial Bank, Allahabad	5,00,000	62,570	35,015	...	.....	
„	7th June 1912	Asiatic Engineering and Banking Corporation	20,000	1,410	1,410	217	.....	Resolution for winding up passed on 20th May 1914
„	26th May 1913	Central Reciprocal Bank, Allahabad	2,00,000	...	...	...	.....	Resolution for winding up passed on 31st July 1914
„	27th January 1863	Bank of Upper India, Meerut	10,00,000	10,00,000	10,00,000	1,83,53,245	October 1914	Suspended payment in October 1914, but was permitted to resume its business and to start work from 1st July 1915. The Bank has again gone into voluntary liquidation by a special resolution, dated the 16th July 1917
		Total, United Provinces	*43,20,000*	*11,64,491*	*10,98,295*			
		MADRAS						
„	14th August 1869	Madras Deposit and Benefit Society	50,000	50,000	50,000	...	16th March 1914	
„	28th May 1909	Sri Krishna Bank	5,00,000	5,00,000	2,125	...	31st March 1914	
		Total, Madras	*5,50,000*	*5,50,000*	*52,125*			

No. 18.—NAMES OF BANKS FAILED OR LIQUIDATED FROM 1913, WITH THE DATES OF REGISTRATION AND LIQUIDATION, AND STATISTICS OF CAPITAL AND DEPOSITS—*contd.*

Year	Date of Registration	Name of Company	Capital			Amount of Deposits	Date of going into liquidation	Remarks
			Authorised	Subscribed	Paid-up			
			₹	₹	₹	₹		
			1914—*concld.*					
		N.-W. F. PROVINCE						
1914	10th August 1912	Punjab Trader's Bank, Peshawar . . .	2,50,000	1,84,200	51,962	10,297	5th April 1914	Voluntary liquidation
		DELHI						
„	20th July 1898	Union Bank of India .	2,50,000	1,25,600	96,820	4,19,514	4th October 1914	
„	5th February 1913	Imperial Bank . .	10,00,000	40,000	7,970	3,696	15th October 1914	
		Total, Delhi .	*12,50,000*	*1,65,600*	*1,04,790*			
		GRAND TOTAL .	*7,09,70,000*	*2,45,47,566*	*1,09,01,961*			
			1915					
		PUNJAB						
1915	3rd December 1908	Indian Banking Co., Lahore	5,00,000	27,850	6,568	607	4th August 1915	Voluntarily wound up
„	17th June 1913	Amritsar National Banking Co., Amritsar . .	10,00,000	1,38,000	1,07,890	1,07,658	4th July 1915	Ditto
„	6th July 1914	New Doaba Bank, Amritsar	5,00,000	...	...	...	24th January 1915	Resolution for winding up passed on 27th December 1914. No balance sheet filed.
		Total, Punjab .	*20,00,000*	*1,65,850*	*1,14,458*			
		BOMBAY						
„	28th November 1910	Sind Bank . . .	25,00,000	3,26,700	82,295	...	11th January 1915	Voluntary liquidation under supervision of Court
		UNITED PROVINCES						
„	27th April 1882	Kashmiri Bank, Fyzabad .	1,00,000	1,00,000	1,00,000	...	...	Stopped payment from 13th December 1915 Order of liquidation passed on 11th May 1917
„	4th February 1898	Bharat Bank, Meerut .	1,00,000	52,200	52,200	...	4th August 1915	Voluntarily wound up
„	3rd May 1911	United India Bank, Allahabad . . .	5,00,000	39,104	26,733	...	5th January 1915	
„	14th June 1912	Cawnpore Banking Co., Cawnpore . . .	2,00,000	17,080	14,528	...	24th July 1915	Voluntarily wound up.
		Total, United Provinces .	*9,00,000*	*2,08,384*	*1,93,461*			

No. 18.—NAMES OF BANKS FAILED OR LIQUIDATED FROM 1913, WITH THE DATES OF REGISTRATION AND LIQUIDATION, AND STATISTICS OF CAPITAL AND DEPOSITS—*contd.*

Year	Date of Registration	Name of Company	Capital			Amount of Deposits	Date of going into liquidation	Remarks
			Authorised	Subscribed	Paid-up			
			₹	₹	₹	₹		
			1915—*contd.*					
		BANGALORE						
1915	15th June 1889	Rajdhany Bank, Bangalore	80,000	2,700	1,165	...	15th January 1915	
„	24th July 1898	Bangalore Cantonment Trading and Banking Co.	20,000	6,100	6,100	...	9th April 1915	Wound up under Section 203 (2) of the Indian Companies Act of 1913
„	3rd September 1915	Bangalore Cantonment Cavalry Road Savings Bank	1,50,000	69,775	53,114	23,532	25th „	Wound up under Section 203 (3) of the Indian Companies Act of 1913
		Total, Bangalore .	*2,50,000*	*78,575*	*60,379*			
		GRAND TOTAL .	*56,50,000*	*7,79,509*	*4,50,593*			
			1916					
		PUNJAB						
1916	7th September 1912	Punjab Merchants Bank, Ludhiana . . .	5,00,000	1,81,500	19,221	...	25th June 1916	Voluntarily wound up
„	10th December 1914	New Peoples' Bank, Lahore	25,00,000	...	...	...	...	Date of final dissolution, 18th September 1916. No balance sheet filed
		Total, Punjab .	*30,00,000*	*1,81,500*	*19,221*	...		
		DELHI						
„	1st February 1881	Kayasth Mercantile Banking Company, Delhi .	1,00,000	23,460	20,355	...	23rd October 1916	Voluntary liquidation
		BOMBAY						
„	3rd December 1890	Deccan Bank, Bombay .	2,50,000	2,50,000	50,000	...	3rd May 1916	
„	3rd September 1906	Bank of Western India, Bombay . . .	25,00,000	...	...	...	4th February 1916	Finally dissolved.
„	7th September 1911	Pioneer Bank, Bombay .	50,00,000	14,29,900	2,45,096	...	7th December 1916	
„	7th November 1911	Deccan Hubli Bank, Bombay . . .	7,00,000	65,100	26,425	...	20th September 1916	
„	14th April 1913	Eastern and Western Banking Corporation, Bombay . .	1,00,00,000	...	...	...	4th February 1916	Finally dissolved
		Total, Bombay .	*1,84,50,000*	*17,45,000*	*3,21,521*	...		

No. 18.—NAMES OF BANKS FAILED OR LIQUIDATED FROM 1913, WITH THE DATES OF REGISTRATION AND LIQUIDATION, AND STATISTICS OF CAPITAL AND DEPOSITS—*contd*

Year.	Date of Registration	Name of Company	Capital			Amount of Deposits	Date of going into liquidation	Remarks
			Authorised	Subscribed	Paid-up			
			₹	₹	₹	₹		
			1916—*contd.*					
		UNITED PROVINCES						
1916	13th April 1908	Peoples' Industrial Bank, Allahabad . . .	5,00,000	68,570	35,015	...	14th March 1916	Voluntarily wound up
„	26th June 1912	Standard Bank of India, Meerut . . .	5,00,000	40,910	12,040	...	12th October 1916	Ditto
„	19th August 1913	Sahjanwan Trading and Banking Company, Gorakhpur . . .	20,000	...	...	...	16th March 1916	Ditto
„	10th October 1913	Agra Rohilkhand Bank, Mainpuri . . .	5,00,000	10,437	9,139	...	4th January 1917.	Resolution for voluntary winding up passed on 19th November 1916
		Total, United Provinces .	*15,20,000*	*1,19,917*	*56,194*			
		MADRAS						
„	24th August 1908	Palghat Bank, Madras .	20,000	20,000	5,610	...	13th November 1916	
		GRAND TOTAL .	*2,30,90,000*	*20,89,877*	*4,22,901*			
			1917					
		BOMBAY.						
1917	27th July 1912	Standard Bank, Bombay .	20,00,000	20,00,000	10,00,000	...	16th August 1917.	Date of final dissolution 9th February 1918
„	13th December 1912	Cosmopolitan Bank .	20,00,000	1,05,000	1,05,000	...	6th December 1917.	Date of final dissolution 6th December 1917
		Total, Bombay .	*40,00,000*	*21,05,000*	*11,05,000*			
		MADRAS						
„	4th December 1908	Sri Venkataramana Vilasa Bank . . .	19,980	14,152	1,603	...	Struck off the register under Sec. 247 (5) of the Act.	Date of final dissolution 2nd July 1917
		UNITED PROVINCES						
„	27th January 1862	Bank of Upper India, Meerut . . .	20,00,000	10,00,000	10,00,000	...	2nd August 1917.	Voluntarily wound up
„	27th April 1882	Kashmiri Bank, Fyzabad	1,00,000	1,00,000	1,00,000	...	11th June 1917.	Wound up by order of Court.
„	30th March 1895	Gorakpur Bank, Gorakpur	5,00,000	3,00,000	3,00,000	...	13th September 1917.	Ditto
„	6th November 1911	Jaunpur Bank, Jaunpur .	5,00,000	28,300	12,256	...	15th December 1917.	Voluntarily wound up
		Total, United Provinces	*31,00,000*	*14,28,300*	*14,12,256*			
		PUNJAB						
„	5th September 1913	The Delhi and Punjab Bank, Lahore . .	5,00,000	22,390	1,155	...	17th October 1917.	Voluntarily wound up
		MYSORE.						
„	17th November 1886	Chickballapur Rajadhani Bank	30,000	5,900	5,900	...	25th January 1917.	
		GRAND TOTAL .	*76,49,980*	*35,75,742*	*25,25,914*			

No. 18.—NAMES OF BANKS FAILED OR LIQUIDATED FROM 1913, WITH THE DATES OF REGISTRATION AND LIQUIDATION, AND STATISTICS OF CAPITAL AND DEPOSITS—*concluded.*

Year.	Date of Registration.	Name of Company.	Capital. Authorised R	Capital. Subscribed R	Capital. Paid-up R	Amount of Deposit. R	Date of going into liquidation.	Remarks.
				1918				
		BOMBAY.						
1918	12th August 1907.	Shri Venkatesh Bank	29,970	702	273	...	4th March 1918.	
„	26th September 1903.	Sholapur Bank, Sholapur	1,00,000	93,250	20,715	...	25th November 1918.	
		Total, Bombay	*1,29,970*	*93,952*	*20,988*			
		UNITED PROVINCES.						
„	28th October 1912.	Hari Bank, Meerut	1,00,000	23,600	23,600	...	5th April 1918	Voluntarily wound up
		BENGAL.						
„	5th April 1910.	Eastern Banking Corporation.	5,00,000	5,459	4,659	...	17th August 1918.	Struck off under Sec. 247.
„	25th September 1912.	United Bank of Commerce	2,00,00,000	2,81,510	27,080	...	14th August 1918.	Do.
		Total, Bengal	*2,05,00,000*	*2,86,969*	*31,739*			
		PUNJAB.						
„	21st March 1907.	Bank of Multan, Multan	2,00,000	80,300	69,028	...	12th May 1918	Voluntarily wound up
		MYSORE.						
„	8th July 1890	Gudibanda Gopparhalli Sri Hanuman tarayaswami Bank.	20,000	830	830	...	2nd November 1918.	
		GRAND TOTAL	*2,09,49,970*	*4,85,651*	*1,46,185*			

No. 19.—NUMBER OF DEPOSITORS AND AMOUNT OF DEPOSITS IN THE POST OFFICE SAVINGS BANKS, from 1899-1900 to 1918-19

	Number of Depositors	Deposits (inclusive of interest)	Withdrawals	Balance of deposits (inclusive of interest)	Interest	Average balance of deposits (inclusive of interest) of each depositor
	Number (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs.
1899-1900	786	3,75,97	3,54,13	9,64,64	28,27	123
1900-01	816	3,90,65	3,50,97	10,04,33	29,00	123
1901-02	867	4,46,38	3,82,49	10,68,21	30,61	123
1902-03	922	4,67,11	3,93,16	11,42,15	32,50	124
1903-04	988	5,01,26	4,10,05	12,33,37	34,96	125
1904-05	1,059	5,55,23	4,47,89	13,40,70	38,12	127
1905-06	1,116	5,50,06	4,91,50	13,99,26	39,51	125
1906-07	1,190	5,90,13	5,12,69	14,76,70	41,52	124
1907-08	1,262	5,94,83	5,53,39	15,18,14	43,18	120
1908-09	1,319	5,66,57	5,61,30	15,23,42	43,41	116
1909-10	1,379	6,00,21	5,36,90	15,86,72	44,77	115
1910-11	1,430	6,50,43	5,45,27	16,91,88	46,23	118
1911-12	1,501	8,78,70	6,80,72	18,89,85	50,88	126
1912-13	1,567	9,70,57	7,99,28	20,61,14	56,20	132
1913-14	1,639	11,60,37	9,04,76	23,16,75	61,91	141
1914-15	1,644	9,60,62	17,88,11	14,89,26	53,94	91
1915-16	1,660	8,16,32	7,73,46	15,32,12	43,20	92
1916-17	1,647	9,38,20	8,10,79	16,59,53	45,47	101
1917-18	1,638	10,16,69	10,17,76	16,58,46	44,40	101
1918-19	1,677	13,45,15	11,21,17	18,82,44	46,88	112

Note.—(1) Compiled from the annual report on the Post Office of India.
(2) Beginning with 1912-13 the distinction between European and Indian depositors has been discontinued, as information regarding the different classes of depositors is no longer maintained in the records of the Director-General, Posts and Telegraphs, such information being of doubtful utility.

No. 20.—TOTAL AMOUNT OF CHEQUES CLEARED FROM CLEARING HOUSES IN EACH YEAR FROM 1907 TO 1918

	Calcutta	Bombay	Madras	Karachi	Rangoon	Total
	₹ (lākhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)
1907	2,24,44	1,26,45	15,48	5,30	(a)	3,71,67
1908	2,12,81	1,25,85	17,54	6,43	(a)	3,62,63
1909	1,97,76	1,43,75	19,48	7,02	(a)	3,68,01
1910	2,22,38	1,66,52	21,15	7,53	47,65	4,65,23
1911	2,57,63	1,76,05	20,99	7,50	53,99	5,16,16
1912	2,88,31	2,05,56	21,37	11,46	60,43	5,87,13
1913	3,33,02	2,19,30	23,56	12,49	61,98	6,50,35
1914	2,80,31	1,73,03	21,36	13,14	49,89	5,37,73
1915	3,22,67	1,66,88	19,22	13,66	40,69	5,63,12
1916	4,80,17	2,40,51	24,95	15,03	48,53	8,09,19
1917	4,71,93	3,36,54	22,84	20,27	49,66	9,01,24
1918	7,44,17	5,33,62	24,56	24,29	69,27	13,95,91

(a) Information not available

No. 21.—CASH BALANCES IN THE PUBLIC TREASURIES AND AT CREDIT OF GOVERNMENT IN THE PRESIDENCY BANKS AND THEIR BRANCHES ON THE LAST DAY OF EACH MONTH IN EACH YEAR FROM 1899-1900 TO 1918-19

	April	May	June	July	August	September	October	November	December	January	February	March	Adjusted balance for last month of the official year
	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
1899-1900	15,63,04	16,54,09	18,22,33	16,83,48	15,17,83	13,13,85	9,79,94	8,82,71	8,76,67	10,52,29	11,08,42	12,68,83	12,63,87
1900-01	11,83,99	12,74,11	13,12,56	14,21,25	11,17,08	9,77,40	9,20,25	8,79,89	10,04,43	13,91,23	13,23,97	15,90,70	15,89,85
1901-02	14,98,18	15,51,75	17,68,87	17,01,87	16,43,74	16,17,62	14,44,63	11,62,82	10,30,91	13,71,37	13,50,10	17,87,91	17,82,05
1902-03	16,16,67	16,27,55	18,26,26	18,09,38	16,92,90	15,18,86	13,78,58	13,34,01	12,32,21	14,53,10	16,51,48	18,12,36	18,12,36
1903-04	16,08,35	17,04,39	18,25,43	18,67,23	15,85,75	14,04,47	11,67,06	11,05,33	11,37,52	13,80,67	14,84,25	17,80,43	17,80,43
1904-05	15,45,98	15,77,89	17,57,02	20,65,32	19,14,33	17,94,45	15,91,26	13,82,89	11,29,03	12,54,05	13,86,32	16,12,18	16,12,47
1905-06	14,48,97	15,64,60	17,57,11	15,79,55	19,74,96	16,99,29	12,54,01	10,29,25	11,23,36	14,74,36	16,91,25	17,67,55	17,67,22
1906-07	16,55,08	15,85,36	17,59,24	17,18,20	17,89,23	14,36,63	12,43,42	11,84,47	10,46,53	12,94,58	13,96,20	15,48,18	15,49,24
1907-08	12,20,34	14,76,56	15,72,60	17,14,20	16,85,82	19,11,48	17,82,07	14,49,33	11,84,18	13,63,95	15,77,87	19,28,14	19,27,76
1908-09	19,21,92	18,33,79	17,44,19	19,53,61	15,49,90	12,11,86	11,09,55	9,88,22	9,32,99	11,27,39	12,74,79	15,35,32	15,35,37
1909-10	11,37,41	13,07,06	14,06,54	13,60,86	12,07,10	11,83,12	9,90,25	10,01,83	10,15,84	13,67,74	15,62,33	18,44,42	18,44,31
1910-11	15,77,73	17,54,43	20,14,90	21,41,82	19,63,43	18,65,85	16,12,66	14,65,40	13,17,85	15,00,99	17,16,63	20,36,19	20,35,04
1911-12	19,13,95	18,97,77	21,23,13	22,65,64	20,30,55	17,72,33	16,22,19	15,56,40	14,61,10	15,17,96	15,78,79	18,43,96	18,41,95
1912-13	16,93,94	18,55,27	20,00,96	24,57,61	25,67,78	26,13,54	22,50,92	24,14,14	21,99,40	24,73,85	26,00,39	28,94,44	28,93,97
1913-14	25,92,29	25,41,58	27,82,03	33,20,70	30,60,89	26,71,30	21,90,44	21,58,43	18,17,87	20,85,19	21,71,11	22,84,98	23,41,24
1914-15	21,47,05	22,13,22	24,74,03	29,03,24	21,89,41	15,22,57	13,85,79	13,55,04	14,50,50	18,07,48	19,99,32	22,17,29	22,16,90
1915-16	19,61,41	17,19,37	17,41,54	21,04,96	22,35,67	19,37,22	15,71,82	12,46,57	13,02,05	16,49,29	17,27,90	18,21,72	18,02,41
1916-17	15,77,63	14,45,95	18,22,74	20,41,51	18,29,65	17,64,62	16,68,05	15,53,87	14,59,72	18,33,39	19,59,37	22,94,41	22,93,98
1917-18	24,72,65	32,48,70	39,56,93	35,96,25	26,46,92	20,73,75	18 58,08	16,51,76	16,79,48	22,84,42	25,25,57	22,99,38	22,98,78
1918-19	17,47,72	19,86,23	23,36,03	16,16,69	14,89,62	27,64,95	16,89,18	13,66,18	14,72,60	15,75,86	19,21,22	25,96,81	... (a)

(a) Information not yet available.

No. 22.—SILVER PURCHASED BY GOVERNMENT, SILVER COINAGE, AND IMPORTS AND EXPORTS OF SILVER AND GOLD FROM 1899-1900 TO 1918-19

	Silver purchased by Government (a)	Silver coinage (b)	SILVER						GOLD					
			IMPORTS			EXPORTS			IMPORTS			EXPORTS		
			On Government account	On private account	Total	On Government account	On private account	Total	On Government account	On private account	Total	On Government account	On private account	Total
	£(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)
1899-1900	405	2,22,60	1,42	9,51,07	9,52,49	64	5,94,18	5,94,82	9	11,44,79	11,44,88	...	2,00,82	2,00,82
1900-01	5,650	17,26,49	8,08,65	4,59,22	12,67,87	29	3,16,86	3,17,15	2,66	11,87,14	11,89,80	6,75,00	4,30,59	11,05,59
1901-02	3	5,13,48	94,30	11,35,08	12,29,38	49	5,09,61	5,10,10	99	8,29,76	8,30,75	3,00,34	3,36,65	6,36,99
1902-03	285	11,38,95	7,74	12,10,91	12,18,65	9,72	5,13,26	5,22,98	4,57	13,14,67	13,19,24	75,04	3,67,74	4,42,78
1903-04	4,055	16,53,12	6,56,61	11,81,21	18,37,82	48,10	4,24,45	4,72,55	1,67	20,13,12	20,14,79	6,41,35	3,80,27	10,21,62
1904-05	4,540	11,37,04	6,48,06	11,21,56	17,69,62	4,47	4,39,00	4,43,47	...	21,81,20	21,81,20	8,40,75	3,69,86	12,10,61
1905-06	8,218	20,00,15	10,72,37	6,17,83	16,90,20	2,02	1,15,88	1,17,90	60	14,74,30	14,74,90	9,00,00	5,29,10	14,29,10
1906-07	12,371	26,08,57	17,31,62	8,73,02	26,04,64	52	2,03,57	2,04,09	6,26	18,47,08	18,53,34	...	3,67,73	3,67,73
1907-08	4,516	18,11,57	9,44,61	12,08,58	21,53,19	23	2,06,13	2,06,36	1,80	20,73,46	20,75,26	...	3,38,49	3,38,49
1908-09	...	2,85,36	11,23	14,22,76	14,33,99	29	2,26,86	2,27,15	...	8,40,42	8,40,42	36,07	3,68,81	4,04,88
1909-10	..	2,17,56	8,39	12,40,86	12,49,25	27	3,04,48	3,04,75	1,35	25,01,75	25,03,10	30	3,34,85	3,35,15
1910-11	...	2,19,25	6,88	11,77,46	11,84,34	90	3,20,41	3,21,31	...	27,89,25	27,89,25	...	3,91,39	3,91,39
1911-12	...	2,80,74	4,87	11,92,85	11,97,72	48	6,63,53	6,64,01	...	41,49,36	41,49,36	75	3,72,63	3,73,38
1912-13	7,059	19,53,70	10,63,38	9,90,72	20,54,10	87	3,33,35	3,34,22	...	41,29,08	41,29,08	3,57,73	3,71,23	7,28,96
1913-14	4,528	13,15,69	6,81,92	8,39,40	15,21,32	3,08	2,14,95	2,18,03	...	28,22,64	28,22,64	...	4,90,26	4,90,26
1914-15	...	2,17,95	3,77	11,06,68	11,10,45	1,17,91	1,05,39	2,23,30	2	10,70,36	10,70,38	80,70	2,24,94	3,05,64
1915-16	933	1,62,02	5,36	6,61,10	6,66,46	80,00	1,03,50	1,83,50	3,75	5,24,42	5,28,17	...	6,39,08	6,39,08
1916-17	16,094*	30,77,07	23,55,52	1,55,96	25,11,48	1,43,49	4,87,98	6,31,47	...	13,33,79	13,33,79	4,07	6,18	10,25
1917-18	13,492*	23,87,07	20,29,10	2,37,84	22,66,94	1,93,44	1,69,32	3,62,76	†	†	†	†	†	†
1918-19	43,687(c)	52,05,35	67,89,45	1,19,47	69,08,92	99,26	17,76	1,17,02	†	†	†	†	†	†

(a) The statistics in this column have been compiled from the "Home Accounts" and the "Finance and Revenue Accounts" of the Government of India. The figures represent the actual payments made by the Secretary of State for India on account of silver purchased by him, and not the amount of silver contracted for by him during the year.

(b) The figures in this column represent the value of rupees, half-rupees, quarter rupees and one-eighth rupees struck in the mints in each year. In 1918-19 one eighth silver rupees were not struck in the mints.

(c) Excludes payment made in India, but includes £24,037,967 for purchase in America under the Pittman Act.

* Excludes payment made in India which in 1916-17 amounted to £1,810,949 and in 1917-18 to £605,079.

† The publication of these figures has been temporarily discontinued.

No. 23.—ABSORPTION OF RUPEES AND HALF-RUPEES IN INDIA DURING 1917-18 AND 1918-19

	1917-18					1918-19				
	April to June	July to September	October to December	January to March	Total April to March	April to June	July to September	October to December	January to March	Total April to March
	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)
Opening Balance—										
Currency	17,08	19,61	28,88	18,27	17,08	10,40	5,66	12,38	10,56	10,40
Treasury	4,56	4,93	4,21	2,91	4,56	3,61	2,23	1,84	1,55	3,61
Total	21,64	24,54	33,09	21,18	21,64	14,01	7,89	14,22	12,11	14,01
Closing Balance—										
Currency	19,61	28,88	18,27	10,40	10,40	5,66	12,38	10,56	16,66	16,66
Treasury	4,93	4,21	2,91	3,61	3,61	2,23	1,84	1,55	2,10	2,10
Total	24,54	33,09	21,18	14,01	14,01	7,89	14,22	12,11	18,76	18,76
Net diffrence + or −	−2,90	−8,55	+11,91	+7,17	+7,63	+6,12	−6,33	+2,11	−6,65	−4,75
Add—New coins issued	+8,51	+5,47	+4,09	+5,05	+23,12	+9,67	+13,34	+13,85	+13,93	+50,79
Deduct—Remittances to Mints for recoinage	−34	−34	−25	−34	−1,27	−21	−15	−10	−15	−61
Do. Exports from India	−58	−62	−29	−13	−1,62	−3	−14	−15	−9	−41
Net absorption (+) or return from circulation (−)	+ 4,69	−4,04	+15,46	+11,75	+27,86	+15,55	+6,72	+15,71	+7,04	+45,02

NOTE.—The statistics in this table have been taken from the annual report of the Controller of Currency

No. 24.—ABSORPTION OF GOLD (BOTH COIN AND BULLION) IN INDIA.

(In thousands of £ sterling

	1873-74	Average of 5 years ending 1878-79	1883-84	1888-89	1893-94	1898-99	1903-04	1908-09	1913-14	1914-15	1915-16	1916-17	1917-18	1918-19
	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)
1. Production	...	...	...	...	463	1,226	1,967	2,267	2,243	2,340	2,367	2,303	2,222	2,061
2. Imports	...	...	...	...	2,857	3,403	8,667	11,233	21,858	7,133	3,520	2,839(a)	(b)	(b)
3. Exports	...	...	...	...	1,310	1,894	4,547	6,000	3,091	2,040	4,260	67	(b)	(b)
4. Net imports (*i.e.*, 2—3)	1,285	594	3,394	2,297	1,547	1,509	4,120	6,233	18,767	5,093	—740	2,772(a)	17,800(a)	—2,038a
5. Net addition to stock (*i.e.*, 1+4)	1,285	594	3,394	2,297	2,010	2,735	6,087	8,500	21,010	7,433	1,627	5,075	20,022	23
6. Balance held in Mints and Government Treasuries and Currency and Gold Standard Reserves	...	...	...	...	...	439	8,587	4,380	12,740	10,386	8,428	8,110	17,911	11,583
7. Increase (+) or decrease (—) in stock held in Mints, etc., as compared with the preceding year	...	...	...	...	...	+405	+1,780	—3,167	+2,983	—4,614	—1,958	—318	+9,801	—6,328
8. Net absorption (i.e., 5—7)	**1,285**	**594**	**3,394**	**2,297**	**2,010**	**2,330**	**4,307**	**10,667**	**18,027**	**12,047**	**3,585**	**5,393**	**10,221**	**6,351**
9. Progressive total of additions to stock	1,285	3,963	12,504	25,766	34,853	37,650	67,460	105,873	184,770	236,046	237,673	242,748	262,770	262,793
10. Net progressive absorption	**1,285**	**3,963**	**12,504**	**25,766**	**34,853**	**37,211**	**58,873**	**101,493**	**172,029**	**225,660**	**229,245**	**234,638**	**244,859**	**251,210**

NOTE.—The figures in this table have been revised. The quinquennial average figures are inserted only for comparative purposes. The progressive total of additions to stock (item 9) and net progressive absorption (item 10) are calculated on the annual figures and are not based on these averages. Item 9 is the sum of the yearly figures in item 5, and item 10 the sum of the yearly figures in item 8.

(*a*) Excludes gold imported and exported on behalf of the Bank of England.
(*b*) Temporarily discontinued.

No. 25.—BALANCE OF TRADE OF INDIA.

(In thousands of £ sterling)

	Average of 5 years ending 1883-84	1888-89	1893-94	1898-99	1903-04	1908-09	1913-14	1914-15	1915-16	1916-17	1917-18	1918-19
	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)
1. Exports of Merchandise—												
Excluding Government Stores	52,680	59,053	69,940	71,633	83,013	110,206	149,411	121,061	131,587	163,434	161,703	169,243
2. Imports of Merchandise—												
Excluding Government Stores	31,966	39,014	45,167	46,527	52,286	74,567	97,232	91,953	87,991	99,757	100,283	112,689
3. Net Export	20,714	20,039	24,773	25,106	30,727	35,639	52,179	29,108	43,596	63,677	61,420	56,553
4. Imports of treasure and funds (private account)	**20,007**	**20,492**	**24,413**	**23,953**	**29,341**	**36,827**	**52,464**	**11,266**	**26,443**	**33,282**	**49,830**	**15,651**
Net imports of—												
Gold	2,753	2,053	1,400	1,500	6,367	8,589	19,242	5,637	3,267(a)	2,797(a)	14,306(a)	15 (a)
Silver	4,167	5,973	8,140	4,167	3,413	5,405	4,806	6,676	3,717	—1,440 (b)	971(b)	38 (b)
Net imports of treasure	6,920	8,026	9,540	5,667	9,780	13,994	24,048	12,313	6,984	1,357	15,277	53
Enfaced rupee paper (net imports)	...	...	...	353	587	360	581	238	603	347	552	...
Enfaced rupee paper (net exports)	660	114	327	...	...	...	...	...	...	...	...	464
Interest on—												
Enfaced rupee paper	567	580	660	553	467	373	297	228	213	195	185	173
Council bills paid in India through—												
Treasury	13,180	12,000	14,540	17,380	17,627	22,207	24,294	6,594	4,980	8,094	23,781	6,263
Gold Standard Reserve	...	...	...	...	880	1,233	2,168	600	7,593	4,295	1,377	...
Currency	...	...	...	...	...	267	1,107	...	8,190	18,994	8,658	14,346
Funds supplied by Government to finance wheat purchases	...	...	...	...	...	...	...	...	2,833	...	...	...
Reverse bills paid in London	...	...	...	...	...	*1,607*	*31*	*8,707*	*4,893*	...	...	*4,720*
Net	13,180	12,000	14,540	17,380	18,507	22,100	27,538	—1,513	18,643	31,383	33,816	15,889
Balance of Trade in favour of India	**707**	**...**	**360**	**1,153**	**1,386**	**...**	**...**	**17,842**	**17,153**	**30,395**	**11,590**	**40,902**
Balance of Trade against India	...	**453**	...	...	...	**1,188**	**285**	...	...	...	...	...

NOTE.—All possible items in the Balance of Trade cannot be included in the table for reasons given in Chapter VI of the Review of Trade of India.
(*a*) Excludes transactions, such as gold imported or exported on behalf of the Bank of England, which do not enter into India's Balance of Trade.
(*b*) Excludes *piastres* coined at the Bombay Mint on behalf of the Egyptian Government valued at £773,000 in 1916-17, at £515,000 in 1917-18 and £39,000 in 1918-19. The value of old Straits dollars received at the Bombay Mint for recoinage (£756,000) and of the export of the recoined dollars (£77,000) have also been excluded in 1918-19.

APPENDIX I

Banks and their Branches and agencies in the Principal Towns of India

Town	Province	Name of Bank	
A			
Abbottabad	N.-W. Frontier Province	Alliance Bank of Simla	...
Agra	United Provinces	Agra Bank	Head Office.
„	„ „	Alliance Bank of Simla	...
„	„ „	Bank of Bengal	...
„	„ „	Bhargava Commercial Bank	...
„	„ „	Benares Bank	...
Ahmedabad	Bombay	Bank of Baroda	...
„	„	Bank of Bombay	Two branches.
Ajmer	Ajmer-Merwara	Alliance Bank of Simla	...
Akola	Central Provinces	Bank of Bombay	...
Akyab	Lower Burma	Bank of Bengal	...
Allahabad	United Provinces	Allahabad Bank	Head Office and one branch.
„	„ „	Allahabad Trading, and Banking Corporation	Head Office.
„	„ „	Allahabad Union Bank	Head Office.
„	„ „	Alliance Bank of Simla	...
„	„ „	Bank of Bengal	...
„	„ „	Benares Bank	...
„	„ „		
Alleppy*	Travancore, Madras	Bank of Madras	...
Ambala	Punjab	Alliance Bank of Simla	...
„	„	Bank of Northern India	...
„	„	Punjab National Bank	...
Amraoti	Berar	Bank of Berar	Head Office.
„	„	Bank of Bombay	...
Amritsar	Punjab	Allahabad Bank	...
„	„	Alliance Bank of Simla	...
„	„	Benares Bank	...
„	„	Central Bank of India	...
„	„	Chartered Bank of India, Australia, and China	...
„	„	National Bank of India	...
„	„	Punjab National Bank	...
„	„	Punjab and Sind Bank	Head Office.
Arrah	Bihar and Orissa	Fyzabad Bank	...
B			
Badagara*	Madras	Nedungudi Bank	...
Bangalore	Mysore	Bangalore Bank	Head Office.
„	„	Bangalore Cantonment Ramavilasa Bank	Head Office.
„	„	Bangalore Cantonment Savings Bank	Head Office.
„	„	Bangalore Mercantile Bank	Head Office.
„	„	Bank of Madras	...
„	„	Bank of Mysore	Head Office.
Bankipore*	Bihar and Orissa	Allahabad Bank	...
„	„ „	Bank of Behar	Head Office.
„	„ „	Benares Bank	...
Bannu	N.-W. Frontier Province	Frontier Bank	...
„	„ „	Lyallpur Bank	...
Bareilly	United Provinces	Allahabad Bank	...
„	„ „	Alliance Bank of Simla	...
„	„ „	Benares Bank	...
Barnagar*	Central India	Alliance Bank of Simla	...
Baroda	Baroda	Bank of Baroda	Head Office.
Belgaum	Bombay	Poona Bank	...
Bellary	Madras	Bank of Madras	...
Benares	United Provinces	Allahabad Bank	...
„	„ „	Bank of Bengal	...
„	„ „	Benares Bank	Head Office.

* Towns marked with asterisk have no Government Treasuries which issue and cash bills—*Vide* Appendix III, p. 37

APPENDIX I—*continued*

Banks and their Branches and Agencies in the Principal Towns of India—continued

Town	Province	Name of Bank	
Bezwada*	Madras	Bank of Madras	...
Bhagalpur	Bihar and Orissa	Benares Bank	...
Bhera*	Punjab	Lyallpur Bank	...
Bhilsa*	Central India	Alliance Bank of Simla	...
Bhind*	,,	,,	...
Bhopal*	Central India	Bharat National Bank	...
Bimlipatam*	Madras	Bank of Madras	...
Bombay	Bombay	Allahabad Bank	...
,,	,,	Alliance Bank of Simla	...
,,	,,	Bank of Bengal	...
,,	,,	Bank of Bombay	Head Office and three branches.
,,	,,	Bank of India	Head Office.
,,	,,	Bank of Taiwan	...
,,	,,	Benares Bank	...
,,	,,	Bombay Merchants Bank	Head Office and one branch.
,,	,,	Central Bank of India	Head Office and three branches.
,,	,,	Chartered Bank of India, Australia, and China	...
,,	,,	Comptoir National d'Escompte de Paris	...
,,	,,	Cox and Company	...
,,	,,	Eastern Bank	...
,,	,,	Empire Bank	Head Office.
,,	,,	Hongkong & Shanghai Banking Corporation	...
,,	,,	International Banking Corporation	...
,,	,,	Karachi Bank	...
,,	,,	Mercantile Bank of India	...
,,	,,	National Bank of India	...
,,	,,	National Financing and Commission Corpn.	Head Office.
,,	,,	Punjab National Bank	...
,,	,,	Russo-Asiatic Bank	...
,,	,,	Tata Industrial Bank	Head Office and two branches.
,,	,,	Yokohama Specie Bank	...
Broach	,,	Bank of Bombay	...
C			
Calcutta	Bengal	Allahabad Bank	...
,,	,,	Alliance Bank of Simla	...
,,	,,	Bank of Bengal	Head Office and three branches.
,,	,,	Benares Bank	...
,,	,,	Bengal Credit Bank	Head Office.
,,	,,	Bengal National Bank	Head Office.
,,	,,	Bhowanipore Banking Corporation	Head Office.
,,	,,	Central Bank of India	...
,,	,,	Chartered Bank of India, Australia, and China	...
,,	,,	Co-operative Hindusthan Bank	Head Office.
,,	,,	Cox and Company	...
,,	,,	Eastern Bank	...
,,	,,	Hongkong and Shanghai Banking Corporation	...
,,	,,	International Banking Corporation	...
,,	,,	Mercantile Bank of India	...
,,	,,	National Bank of India	...
,,	,,	Punjab National Bank	...
,,	,,	Tata Industrial Bank	Two branches.
,,	,,	Yokohama Specie Bank	...
Calicut	Madras	Bank of Madras	...
,,	,,	Calicut Bank	Head Office.
,,	,,	Nedungudi Bank	Head Office and one branch.
Cannanore*	,,	Malabar Bank	Ditto.
Cawnpore	United Provinces	Allahabad Bank	...
,,	,, ,,	Alliance Bank of Simla	...
,,	,, ,,	Bank of Bengal	...
,,	,, ,,	Benares Bank	...
,,	,, ,,	National Bank of India	...
,,	,, ,,	Oudh Commercial Bank	...
,,	,, ,,	Punjab National Bank	...
Chandausi*	,, ,,	Allahabad Bank	...
Chandpore*	Bengal	Bank of Bengal (Pay Office)	...
Channapatna*	Mysore	Bank of Mysore	...
Chupra	Bihar and Orissa	Bank of Behar	...
Chickmugalur	Mysore	Bank of Mysore	...
Chiniot*	Punjab	Lyallpur Bank	...
Chittagong	Bengal	Bank of Bengal	...

* Towns marked with asterisk have no Government Treasuries which issue and cash bills—*Vide* Appendix III, p. 37

APPENDIX I—*continued*

Banks and their Branches and agencies in the Principal Towns of India—continued

Town	Province	Name of Bank	
Chittagong	Bengal	Mohaluxmi Bank	Head Office.
,,	,,	National Bank of India	...
Cocanada	Madras	Bank of Madras	...
Cochin*	,,	Bank of Madras	...
,,	,,	National Bank of India	...
Coimbatore	,,	Bank of Madras	...
,,	,,	Coimbatore Town Bank	Head Office.
,,	,,	Coimbatore Sabapathi Bank	Head Office.
D			
Dacca	Bengal	Bank of Bengal	...
,,	,,	Co-operative Hindusthan Bank	...
Dalhousie	Punjab	Alliance Bank of Simla	...
Daltangonj*	Bihar and Orissa	Chota Nagpur Banking Association	...
Darjeeling	Bengal	Alliance Bank of Simla	...
,,	,,	Benares Bank	...
Davangere*	Mysore	Bank of Mysore	...
Dehra Dun	United Provinces	Alliance Bank of Simla	...
,,	,, ,,	Allahabad Bank	...
Dehra Ismail Khan	N.-W. Frontier Province	Frontier Bank	Head Office.
,,	,, ,,	Lyallpur Bank	...
,, ,,	,, ,,	Punjab National Bank	...
Delhi	Delhi	Allahabad Bank	...
,,	,,	Alliance Bank of Simla	Three branches.
,,	,,	Bank of Bengal	...
,,	,,	Bank of Northern India	..
,,	,,	Benares Bank	...
,,	,,	Bharat National Bank	Head Office.
,,	,,	Chartered Bank of India, Australia, and China	...
,,	,,	Mercantile Bank of India	..
,,	,,	National Bank of India	...
,,	,,	Punjab National Bank	...
Dharwar	Bombay	Dharwar Bank	Head Office.
Durbhanga	Bihar and Orissa	Darbhanga Bank	Head Office.
E			
Ernakulam*	Madras	Nedungadi Bank	...
Erode*	Madras	Bank of Madras	...
,,	,,	Erode Bank	Head Office.
F			
Faridpur	Bengal	Faridpur Bank	Head Office.
,,	,,	Madaripur Bank	Head Office.
Ferozepore	Punjab	Alliance Bank of Simla	...
,,	,,	Punjab National Bank	...
Fyzabad	United Provinces	Ajodhia Bank	Head Office.
,,	,, ,,	Allahabad Bank	..
,,	,, ,,	Benares Bank	...
,,	,, ,,	Fyzabad Bank	Head Office.
,,	,, ,,	Oudh Commercial Bank	Head Office.
G			
Giridih*	Bihar and Orissa	Chotanagpur Banking Association	...
Gorakhpur	United Provinces	Mufassil Bank	Head Office.
Gujranwala	Punjab	Punjab National Bank	...
,,	,,	Punjab and Sind Bank	...
Gulmarg*	Kashmir	Cox and Company	...
,,	,,	Alliance Bank of Simla	...
Guntur	Madras	Bank of Madras	...

* Towns marked with asterisk have no Government Treasuries which issue and cash bills—*Vide* Appendix III, p. 37

APPENDIX I—*continued*

Banks and their Branches and Agencies in the Principal Towns of India—continued

Town	Province	Name of Bank	
Gwalior*	Central India	Alliance Bank of Simla	...
Gya	Bihar and Orissa	Bank of Behar	...
H			
Hapur*	United Provinces	Byopar Sahayak Bank	...
„	„ „	Punjab National Bank	...
Hathras*	„ „	Allahabad Bank	...
Hazaribagh	Bihar and Orissa	Hazaribagh Bank	Head Office.
„	„ „	Chota Nagpur Banking Association	Head Office.
Hoshiarpur	Punjab	Punjab National Bank	...
Howrah	Bengal	Mercantile Bank of India	...
Hubli*	Bombay	Poona Bank	...
Hyderabad (Deccan)	Hyderabad	Bank of Bengal	...
„	„	Tata Industrial Bank	...
Hyderabad (Sind)	Sind	Bank of Bombay	...
„	„	Karachi Bank	...
„	„	Punjab National Bank	
I			
Indore	Central India	Bank of Bombay	...
J			
Jalgaon	Bombay	Bank of Bombay	...
Jalpaiguri	Bengal	Bank of Bengal	...
„	„	Bengal Duars Bank	Head Office.
„	„	Jalpaiguri Banking and Trading Corporation	Head Office.
Jammu*	Kashmir	Bharat National Bank	...
„	„	Punjab National Bank	...
Jessore	Bengal	Jessore United Bank	Head Office.
Jhansi	United Provinces	Allahabad Bank	...
„	„ „	Benares Bank	...
Jharia*	Bihar and Orissa	Central Bank of India	...
Jhelum	Punjab	Punjab National Bank	...
Jubbulpore	Central Provinces	Allahabad Bank	...
„	„	Benares Bank	...
„	„	Bhargava Commercial Bank	Head Office.
„	„	Jubbulpore Central Bank	Head Office
Jullunder	Punjab	Alliance Bank of Simla	...
„	„	Jullunder Bank	Head Office.
„	„	Punjab National Bank	...
K			
Karachi	Sind	Alliance Bank of Simla	...
„	„	Bank of Bombay	...
„	„	Central Bank of India	...
„	„	Chartered Bank of India, Australia, and China	...
„	„	Cox and Company	...
„	„	Karachi Bank	Head Office.
„	„	Mercantile Bank of India	...
„	„	National Bank of India	...
„	„	Punjab National Bank	...
Kasauli	Punjab	Alliance Bank of Simla	...
Kasur*	„	Punjab National Bank	...
Khandwa	Central Provinces	Nimur District Central Bank	Head Office.
Kolhapur*	Bombay	Poona Bank	...
Kumbakonam	Madras	Kumbakonam Bank	Head Office.
„	„	Union Bank	Head Office.

* Towns marked with asterisk have no Government Treasuries which issue and cash bills—*Vide* Appendix III, p. 37

APPENDIX I—*continued*

Banks and their Branches and Agencies in the Principal Towns of India—continued

Town	Province	Name of Bank	
L			
Lahore	Punjab	Alliance Bank of Simla	Two branches.
,,	,,	Bank of Bengal	...
,,	,,	Bank of Northern India	...
,,	,,	Benares Bank	...
,,	,,	Central Bank of India	...
,,	,,	Frontier Bank	...
,,	,,	Muslim Bank of India	Head Office.
,,	,,	National Bank of India	...
,,	,,	Punjab National Bank	Head Office and one branch.
,,	,,	Punjab and Sind Bank	...
Larkana	Sind	Karachi Bank	...
Lucknow	United Provinces	Allahabad Bank	Three branches.
,,	,, ,,	Alliance Bank of Simla	...
,,	,, ,,	Bank of Bengal	...
,,	,, ,,	Benares Bank	...
,,	,, ,,	Lucknow Banking and Trading Corporation	Head Office.
,,	,, ,,	National Bank of Upper India	Head Office.
,,	,, ,,	Oudh Commercial Bank	...
Ludhiana	Punjab	Punjab National Bank	...
Lyallpur	,,	Allahabad Bank	...
,,	,,	Colony Bank	Head Office and one branch.
,,	,,	Lyallpur Bank	Head Office.
,,	,,	Punjab National Bank	...
,,	,,	Punjab and Sind Bank	...
M			
Madras	Madras	Bank of Madras	Head Office.
,,	,,	Benares Bank	...
,,	,,	Chartered Bank of India, Australia, and China	...
,,	,,	Indian Bank	Head Office and two branches.
,,	,,	Mercantile Bank of India	...
,,	,,	National Bank of India	...
Madura	,,	Bank of Madras	...
,,	,,	Indian Bank	...
Mandalay	Upper Burma	National Bank of India	...
Mangalore	Madras	Bank of Madras	...
,,	,,	Canara Bank	Head Office.
Masulipatam	,,	Bank of Madras	...
Meerut	United Provinces	Allahabad Bank	...
,,	,, ,,	Alliance Bank of Simla	...
,,	,, ,,	Benares Bank	...
,,	,, ,,	Byopar Sahayak Bank	Head Office.
,,	,, ,,	Standard Bank of India	Head Office.
Mehsana*	Baroda	Bank of Baroda	...
Moradabad	United Provinces	Allahabad Bank	...
Morena*	Central India	Alliance Bank of Simla	...
Moulmein	Lower Burma	Bank of Bengal	...
Mullasherry*	Madras	Calicut Bank	...
Multan	Punjab	Alliance Bank of Simla	...
,,	,,	Punjab National Bank	...
Murree	Punjab	Alliance Bank of Simla	...
,,	,,	Bank of Northern India	...
,,	,,	Cox and Company	...
Mussooree	United Provinces	Allahabad Bank	...
,,	,, ,,	Alliance Bank of Simla	...
,,	,, ,,	Benares Bank	...
Muzaffarnagar	,,	Standard Bank of India	...
Muzaffarpur	Bihar and Orissa	Benares Bank	...
Mysore	Mysore	Bank of Mysore	...
N			
Nagpur	Central Provinces	Allahabad Bank	...
,,	,, ,,	Bank of Bengal	...
,,	,, ,,	Nagpur Central Bank	Head Office.
Naini Tal	United Provinces	Allahabad Bank	...
,,	,, ,,	Alliance Bank of Simla	...
,,	,, ,,	Benares Bank	...

* Towns marked with asterisk have no Government Treasuries which issue and cash bills—*Vide* Appendix III, p. 37

APPENDIX I—*continued*

Banks and their Branches and Agencies in the Principal Towns of India—continued

Town	Province	Name of Bank	
Naogaon *	Bengal	Naogaon Union Bank	Head Office.
Narayanganj*	,,	Bank of Bengal	...
Narasapur*	Madras	Bank of Madras	...
Natore*	Bengal	Natore City Bank	Head Office.
Navsari*	Baroda	Bank of Baroda	...
Negapatam	Madras	Bank of Madras	...
Nowshera	N.-W. Frontier Province	Alliance Bank of Simla	...
Nuddea	Bengal	Khoksa Janipur Banking Corporation	Head Office.
Nushki	Beluchistan	Alliance Bank of Simla	...
O			
Ootacamund	Madras	Bank of Madras	...
Ottapalam*	,,	Nedungadi Bank	...
P			
Palghat*	Madras	Nedungudi Bank	...
Parbhani*	Hyderabad	Bank of Bengal	...
Patiala*	Punjab	Bharat National Bank	...
,,	,,	Punjab National Bank	...
Patna	Bihar and Orissa	Bank of Bengal	...
,,	,, ,, ,,	Bank of Behar	...
,,	,, ,, ,,	Benares Bank	...
Peshawar	N.-W. Frontier Province	Alliance Bank of Simla	Two branches.
,,	,, ,, ,,	Bank of Peshawer	Head Office.
,,	,, ,, ,,	Punjab National Bank	...
Poona	Bombay	Bank of Bombay	...
,,	,,	Poona Bank	Head Office.
,,	,,	Poona Mercantile Bank	Head Office.
Purulia	Bihar and Orissa	Chota Nagpur Banking Association	...
Q			
Quetta	Baluchistan	Alliance Bank of Simla	...
,,	,,	Bank of Bombay	...
R			
Rae Bareli	United Provinces	Allahabad Bank	...
Rajahmundry	Madras	Bank of Madras	...
Rajshahi	Bengal	Rajshahi Lakshmi Bank	Head Office.
,,	,,	Rajshaye Peoples' Bank	Head Office.
,,	,,	Rajshahi Banking and Trading Corporation	Head Office.
Rajkote	Bombay	Bank of Bombay	...
Ranchi	Bihar and Orissa	Chota Nagpur Banking Association	...
Rangoon	Burma	Alliance Bank of Simla	...
,,	,,	Bank of Bengal	...
,,	,,	Chartered Bank of India, Australia, and China	...
,,	,,	Hongkong and Shanghai Banking Corporation.	...
,,	,,	Karen Co-operative Agricultural Bank	Head Office.
,,	,,	Mercantile Bank of India	...
,,	,,	National Bank of India	...
,,	,,	Yokohama Specie Bank	...
Rajbari *	Bengal	Rajbari Bank	Head Office.
Rangpur	,,	Gaibanda Bank	Head Office.
,,	,,	North Bengal Bank	Head Office.
,,	,,	Rangpur Bank	Head Office.
,,	,,	Zamindars Bank	Head Office.
Rawalpindi	Punjab	Alliance Bank of Simla	...
,,	,,	Bank of Northern India	Head Office and one branch.
,,	,,	Cox and Company	...
,,	,,	Punjab National Bank	...
,,	,,	Punjab and Sind Bank	...

* Towns marked with asterisk have no Government Treasuries which issue and cash bills—*Vide* Appendix III, p. 37

APPENDIX I—*concluded*

Banks and their Branches and Agencies in the Principal Towns of India—concluded

Town	Province	Name of Bank	
S			
Sagar*	Mysore	Bank of Mysore	...
Salem	Madras	Bank of Madras	...
"	"	Salem Town Bank	Head Office.
Sargodha*	Punjab	Punjab National Bank	...
Sassaram*	Bihar and Orissa	Bank of Behar	...
Secunderabad*	Hyderabad	Bank of Bengal	...
Serajganj*	Bengal	Bank of Bengal (Pay Office)	...
Shimoga	Mysore	Bank of Mysore	...
Sholapur	Bombay	Bank of Boxabay	...
Shujalpur*	Central India	Alliance Bank of Simla	...
Sialkot	Punjab	Alliance Bank of Simla	...
"	"	Bharat National Bank	...
"	"	Punjab National Bank	...
Simla	"	Alliance Bank of Simla	Head Office and one branch.
"	"	Bank of Bengal	...
"	"	Benares Bank	...
"	"	Central Brotherhood Urban Bank of India and Ceylon.	Head Office.
"	"	Trust of India	Head Office.
Sipri*	Central India	Alliance Bank of Simla	..
Sitapur	United Provinces	Allahabad Bank	...
Srinagar	Kashmir	Alliance Bank of Simla	...
"	"	Bharat National Bank	...
"	"	Cox and Company	...
"	"	Punjab National Bank	...
Sukkur	Sind	Bank of Bombay	...
Surat	Bombay	Bank of Baroda	...
"	"	Bank of Bombay	...
"	"	National Financing and Commission Corporation.	...
T			
Tavoy	Lower Burma	Chartered Bank of India, Australia, and China	...
Tehri*	United Provinces	Bank of Garhwal	Head Office.
Tellicherry*	Madras	Bank of Madras	...
"	"	Tellicherry Bank	Head Office.
Tinnevelly	"	South India Bank	Head Office.
"	"	Tinnevelly Bank	Head Office.
Tiptur*	"	Bank of Mysore	...
Tirur *	"	Nedungadi Bank	...
Tonk*	N.-W. Frontier Province	Frontier Bank	...
Trichinopoly	Madras	Bank of Madras	...
"	"	Trichinopoly Hindu Saving Bank	Head Office.
"	"	Trichinopoly National Bank	Head Office.
Trivandrum	"	Bank of Madras	...
Turkur	Mysore	Bank of Mysore	...
Tuticorin	Madras	Bank of Madras	...
"	"	National Bank of India	...
"	"	South India Bank	...
U			
Ujjain*	Central India	Alliance Bank of Simla	...
V			
Vellore	Madras	Vellore Commercial Bank	Head Office.
"	"	Vellore Mercantile Bank	Head Office.
Vizianagram*	"	Bank of Madras	...
W			
Wazirabad*	Punjab	Bharat National Bank	...
Woriur*	Madras	Woriur Commercial Bank	Head Office.

* Towns marked with asterisk have no Government Treasuries which issue and cash bills—*Vide* Appendix III, p. 37

APPENDIX II.

Names of London Offices, Agents or Correspondents of certain Banks and Firms (doing banking business) in India.

Name of Bank	London Office, Agent or Correspondent	Address
Presidency Banks.		
Bank of Bengal	Bank of England	Threadneedle Street, E. C. 2.
	Coutts & Co.	440, Strand, W. C. 2.
	Lloyds Bank	71, Lombard Street, E. C. 3.
	Samuel Montagu & Co.	60, Old Broad Street, E. C. 2.
Bank of Bombay	Coutts & Co.	440, Strand, W. C. 2.
	Samuel Montagu & Co.	60, Old Broad Street, E. C. 2.
Bank of Madras	Bank of England	Threadneedle Street, E. C. 2.
	National Provincial & Union Bank of England	15, Bishops Gate, E. C. 2.
	Samuel Montagu & Co.	60, Old Broad Street, E. C. 2.
Other Banks and kindred Firms.		
Alliance Bank of Simla	Boulton Brothers & Co.	39, Old Broad Street, E. C. 2.
	London County, Westminster and Paris Bank	41, Lothbury, E. C. 2.
	Barclays Bank	54, Lombard Street, E. C. 3.
	Samuel Montagu & Co.	60, Old Broad Street, E. C. 2.
Tata Industrial Bank	Lloyd's Bank	71, Lombard Street, E. C. 3.
Allahabad Bank	National Provincial & Union Bank of England	15, Bishops Gate, E. C. 2.
	Samuel Montagu & Co.	60, Old Broad Street, E. C. 2.
Central Bank of India	London Joint City & Midland Bank	5, Threadneedle Street, E. C. 2.
Bank of Baroda	Eastern Bank	4, Crosby Sq., E. C. 3.
Bank of Mysore	Ditto	Ditto.
Grindlay & Co.	London Office	54, Parliament Street.
Thomas Cook & Son	Ditto	Ludgate Circus, E. C. 4.
King Hamilton & Co (Calcutta)	Henry S. King & Co.	65, Cornhill, E. C. 3.
King, King & Co. (Bombay)		
Exchange Banks.		
Eastern Bank	London Office	4, Crosby Sq., E. C. 3.
Cox & Co.	Ditto	16, Charing Cross, S. W. 1.
Mercantile Bank of India	Ditto	15, Grace Church Street, E. C. 3.
Chartered Bank of India, Australia and China.	Ditto	38, Bishops Gate, E. C. 2.
National Bank of India	Ditto	26, Bishops Gate, E. C. 2.
Hongkong and Shanghai Banking Corporation.	Ditto	9, Grace Church Street, E. C. 3.
Yokohama Specie Bank	Ditto	7, Bishops Gate, E. C. 2.
Bank of Taiwan	Ditto	58, Old Broad Street, E. C. 2.
Comptoir National d'Escompte de Paris.	Ditto	8-13, King William Street, E. C. 4.
Russo-Asiatic Bank	Ditto	64, Old Broad Street, E. C. 2.
International Banking Corporation	Ditto	36, Bishops Gate, E. C. 2.

APPENDIX III.

List of Government Treasuries which issue and cash Bills.†

India (General)
Calcutta.*
Ajmer.*
Nasirabad Sub-Treasury.
Bushire.
Coorg (Mercara).
Delhi.*
Delhi Sub-Treasury.
Hyderabad, Deccan.*
Indore.*
Muskat.
Nepal (Khatmandu).
Nowgong (Bundelkhand).
Port Blair.
Quetta.*
Fort Sandeman Sub-Treasury.
Loralai Sub „
Nushki* „ „
Sambhar.
Pachbhadra „ „
Sehore.
Turkish Arabia (Bagdad).

Assam.
Cachar (Silchar).
Darrang (Tezpur).
Garro Hills (Tura).
Goalpara (Dhubri).
Imphal.
Kamrup (Gauhati).
Khashi Hills (Shillong).
Lakhimpur (Dibrugarh).
Sadiya Treasure Chest.
Lushai Hills (Aijal).
Naga Hills (Kohima).
Nowgong, Assam.
Jorhat.
Sylhet.

Bengal.
Bakargunj (Barisal).
Bankura.
Beerbhum (Soory).
Bogra.
Burdwan.
Calcutta.*
Chittagong.*
Dacca.*
Darjeeling.*
Dinajpur.
Faridpur.*
Hooghly.
Howrah.*
Jalpaiguri.*
Jessore.*
Khulna.
Malda.
Midnapore.
Murshedabad (Berhampore).
Mymensingh.
Noakhali.
Nuddea (Krishnagar).*
Pubna.
Rajshahi.*
Rungpur.*
Tipperah (Comilla).
24-Parganahs (Alipore).
Barrackpore Sub-division.

Bihar and Orissa.
Angul.
Balasore.
Bhagalpore.*
Chumparan (Motiharee).
Cuttack.
Dhanbaid.
Durbhanga.*
Gya.*
Hazaribagh.*
Manbhum (Purulia).*
Monghyr.
Mozufferpore.*
Nya Doomka.
Palamow.
Patna.*
Puri.
Purneah.
Kasengunge.
Ranchi.*

Bihar and Orissa—contd.
Sambalpur.
Saran (Chupra).*
Shahabad (Arrah).*
Buxar Sub-Treasury.
Singhbhum (Chaibasa).

Bombay.
Aden.
Ahmedabad.*
Ahmednagar.
Baroda.*
Belgaum.*
Bijapur (late Kaladgi).
Bombay.*
Broach.*
Cutch (Bhuj).
Dharwar.*
Dhulia.
Hyderabad, Sind.*
Jalgaon (East Khandesh).*
Kaira.
Kanara (Karwar).
Kolaba (Alibagh).
Karachi.*
Larkana.*
Mirpurkhas.
Nasik.
Palanpur.
Poona.*
Purandhar Sub-Treasury.
Mawal.
Rajkote.*
Ratnagiri.
Sadara.
Satara.
Sholapur.*
Sukkur.*
Surat.*
Thana.

Burma.
Akyab.*
Paletwa Sub-Treasury.
Bassein.
Bhamo.
Henzada.
Insein.
Katha (Myadaung).
Kindat (Upper Chindwin).
Kalemyo.
Kelewa.
Falam Treasure Chest.
Kyauk-phyu.
Kyaukse.
Lashio (Northern Shan States).
Magwe.
Mandalay.*
Maymyo.
Maubin.
Meiktila.
Mergui.
Minbu.
Kanpetlet.
Mogok (Ruby Mines).
Monywa (Lower Chindwin).
Moulmein (Amherst).*
Papun.
Myaungmya.
Myingyan.
Myitkina.
Pakokko.
Pegu.
Prome.
Putao.
Pyapon.
Rangoon.*
Sagaing.
Sandoway.
Shwebo.
Taunggyi (Southern Shan States).
Tavoy.*
Tharrawaddy.
Thaton.
Thayetmyo.
Tounghoo.
Yamethin.

Central Provinces.
Akola.*
Amraoti.*
Balaghat.
Betul.
Bhandara.
Bilaspur.
Buldana.
Chanda.
Chhindwara.
Damoh.
Drug.
Hoshangabad.
Pachmari Sub-Treasury.
Jubbulpore.*
Mandla.
Nagpur.*
Narsingpur.
Nimar (Khandwa).*
Raipur.
Saugor.
Seoni.
Wardah.
Yeotmal.

Madras.
Anantapur.
Bangalore.*
Bellary.*
Chingleput (Saidapat).
Chittoor.
Coimbatore.*
Cuddapah.
Ganjam (Chatrapore).
Chicacole Sub-division.
Godavari (Coconada.)*
Rajahmundry.*
Peddapur.
Guntur.*
Kistna (Masulipatam).*
Ellore.
Kurnool.
Madras.*
Madura.*
Dindigal.
Malabar (Calicut).*
Nilgiris (Ootacamund)*
Coonoor Sub-division.
Nellore.
North Arcot (Vellore).*
Ramnad (Madura).
Salem.*
South Arcot (Cuddalore).
South Canara (Mangalore).*
Tanjore.
Kumbakonam.*
Mannarguddi.
Negapatam.*
Tinnevelly.*
Tuticorin.*
Travancore (Trivandrum).*
Trichinopoly.*
Vizagapatam.

Mysore.
Bangalore.*
Chikmagalur.*
Chitaldroog.
Hasan.
Kolar.
Mysore.*
Shimoga.*
Sucklaspore.
Tumkur.*

Punjab.
Amritsar.*
Attock (Campbellpur).
Dera Ghazi Khan.
Dharamsala.
Ferozepore.*
Gilgit.
Gujranwallah.*
Gujrat.
Gurdaspur.
Dalhousie Sub-division.*
Gurgaon.
Hissar.

Punjab—contd.
Hoshiarpur.*
Jhang.
Jhelum.*
Jhullunder.*
Kashmir.*
Karnal.
Lahore.*
Ludhiana.*
Lyallpur.*
Mianwali.
Multan.*
Montgomery.
Muzaffargarh.
Rawalpindi.*
Murree Sub-division.*
Rohtak.
Sialkot.*
Shahpur.
Simla.*
Umballa.*
Kasauli Sub-division.*

N.-W. Frontier Province.
Bannu (Edwardesabad)*
Miramshah Sub-division.
Dera Ismail Khan.*
Wana Sub-division.
Hazara (Abbottabad).*
Dungagali Sub-division.
Kohat.
Kurram.
Peshawar.*
Mardan Sub-division.
Nowshera Sub-division.*

United Provinces.
Agra.*
Allahabad.*
Aligarh.
Almora (Ranikhet).
Almora Sub-Treasury.
Azamgarh.
Bahraich.
Ballia.
Banda.
Barabanki.
Bareilly.*
Basti.
Benares.*
Bijnour.
Budaun.
Bulandshahr.
Cawnpore.*
Dehra Dun.*
Chakrata Sub-division.
Mussooree Sub-division.*
Etah.
Etawah.
Farukhabad.
Fatehpur.
Fyzabad.*
Gazipur.
Gonda.
Gorakhpur.*
Hamirpur.
Hardoi.
Jalaun.
Jaunpur.
Jhansi.*
Kheri (Lakhimpur).
Lucknow.*
Mainpuri.
Meerut.*
Mirzapur.
Dudhi Sub-Treasury.
Moradabad.*
Muttra.
Muzaffarnagar.*
Naini Tal.*
Partabgarh.
Pilibhit.
Rae Bareli.*
Roorkee.
Saharanpur.
Shajahanpur.
Sitapur.*
Sultanpur.
Unao.

†*Vide* Appendix D to the Civil Account Code, 7th Edition, Volume 1, corrected to 31st December, 1918. The bills are orders issued from one treasury upon another in two forms (1) Supply Bills, and (2) Remittance Transfer Receipts (*vide* Sec. 139 of the Code)
*Places marked with asterisk have banks.

APPENDIX IV.

Deposits of the World's great Banks

Principal Banks of the world	Deposits and current accounts 1918-19
	£
Imperial Bank of Germany	731,431,000
Deutsche Bank	360,353,000
Oesterreichische-Ungarischen Bank	348,667,000
London Joint City and Midland Bank	347,423,000
State Bank of Russia	345,550,000
Lloyds Bank	328,072,000
London County, Westminster Paris Bank	281,194,000
Bank of England	241,211,000
Barclays Bank	239,382,000
Dresdner Bank	207,905,000
National Provincial and Union Bank	200,865,000
Direction der Discounto-Gesellschaft	188,452,000
National City Bank, New York	158,512,000
Bank of France	142,157,000
Guaranty Trust Co. of New York	141,670,000
Oesterreichische Credit-Anstalt	115,561,000
Banca Commerciale Italiana	114,835,000
Crédit Lyonnais	112,814,000
Bank of Japan	108,284,000
Banco de la Nacion Argentina	104,329,000
Darmstadter Bank	100,797,000
National Bank of Commerce, New York	97,687,000
Banca Italiana di Sconto	91,810,000
Credito Italiano	91,371,000
Banco do Brazil	88,059,000
Bank of Spain	86,443,000
Société Générale (Paris)	85,191,000
Comptoir National d'Escompte de Paris(*a*)	82,632,000
Chase National Bank, New York	81,804,000
Bank of Montreal	80,321,000
Oesterreichische Länderbank	73,348,000
Canadian Bank of Commerce	70,654,000
Bankers' Trust Company, New York	69,342,000
Commonwealth Bank of Australia	68,404,000
Royal Bank of Canada	68,382,000
First National Bank, New York	64,890,000
Banca d'Italia	63,866,000
Continental and Commercial National Bank, Chicago.	63,633,000
Bank of Liverpool and Martins	63,243,000
Bank of New South Wales	56,248,000
Yokohama Specie Bank(*a*)	54,618,000
Anglo South American Bank	52,698,000
Equitable Trust Co. of New York	51,641,000
Mechanics and Metals National Bank	50,299,000
Bank of Taiwan(*a*)	47,422,000
Standard Bank of South Africa	44,920,000
Manchester and Liverpool District Bank	44,531,000
Central Union Trust Company, New York	43,404,000
First National Bank, Chicago	42,844,000
National Bank of South Africa	42,380,000
Chartered Bank of India, Australia and China	41,450,000
Hanover National Bank, New York	39,577,000
First National Bank, Boston	39,324,000
Stockholms Handelsbank	38,581,000
Skandinaviska Kreditaktiebolaget	38,167,000
Farmers' Loan and Trust Co., New York.	37,641,000
Nederlandsche Handel-Maatschappij	37,450,000
London and River Plate Bank	37,281,000
Swiss Bank Corporation	36,896,000
Mitsui Bank	36,546,000
Société Générale de Belgique	35,497,000
Hongkong and Shanghai Banking Corporation.(*a*)	34,712,000
Bank of New Zealand	34,577,000
Banque Nationale de Credit	34,030,000
Bank of Scotland	32,568,000
William Deacon's Bank	31,837,000
Commercial Bank of Scotland	31,511,000
National Bank of Scotland	30,748,000
National Shawmut Bank, Boston	30,368,000
Clydesdale Bank	30,254,000
Royal Bank of Scotland	29,739,000
Kansallis-Osake Pankki	29,597,000
National Bank of India(*a*)	29,372,000
Irving National Bank	29,249,000
Commercial Banking Co. of Sydney	28,762,000
National Bank of Egypt	28,746,000
Union Bank of Australia, Ltd.	28,540,000
National Bank of Ireland	28,270,000
British Bank of Northern Commerce	27,811,000
British Linen Bank	27,301,000
Old Colony Trust Co., Boston	27,212,000
Merchants' Bank of Canada	27,091,000
Union Bank of Scotland	26,932,000
Glyn, Mills, Currie & Co.	26,485,000
Corn Exchange National, Chicago	25,698,000
Bank of Australasia	25,532,000
Union Bank of Canada	25,465,000
Illinois Trust and Savings Bank	25,037,000
Rotterdamsche Bankvereeniging	24,583,000
Bank of Nova Scotia	24,446,000
National Bank of Belgium	23,362,000
Bank of Ireland	23,300,000
Yorkshire Penny Bank	23,014,000
Sumitomo Bank(*a*)	22,229,000
Lankashire and Yorkshire Bank	21,691,000
Dominion Bank	21,515,900
National Bank of Australasia	20,785,000
London and Brazilian Bank	19,667,000
*Cox & Co.'s Bank(*a*)	19,265,000
*Mercantile Bank of India(*a*)	12,370,000
*International Banking Corporation(*a*)	11,958,000
*Eastern Bank(*a*)	5,785,000

Principal Indian Banks	Deposits and current accounts 1918
	£
Bank of Bengal	19,853,000
Bank of Bombay	12,847,000
Alliance Bank of Simla	8,197,000
Bank of Madras	7,046,000
Allahabad Bank	4,829,000
Central Bank of India	3,323,000
Bank of India	3,211,000
Tata Industrial Bank	2,922,000
Bank of Baroda	1,365,000
Punjab National Bank	1,176,000
Bank of Mysore	553,000
National Financing and Commission Corporation.	354,000
Benares Bank	302,000
Indian Bank, Madras	281,000
Punjab and Sind Bank	239,000
Karachi Bank	123,000
Bhowanipore Banking Corporation	120,000
Bank of Northern India	71,000
Nedungadi Bank	68,000
Bank of Behar	64,000
Oudh Commercial Bank	50,000

*Figures for 1918.
(*a*) These Banks have branches in India.

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SGP1—16—408 DSI—1-3-20—800.

SEVENTH ISSUE

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DEPARTMENT OF STATISTICS, INDIA

STATISTICAL TABLES

RELATING TO

BANKS IN INDIA

1920

Published by order of the Governor-General in Council

CALCUTTA
SUPERINTENDENT GOVERNMENT PRINTING, INDIA
1922

[No. 1491]

Price Rs. 2

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Prefatory Note.

The following short note explains some of the more important statistics in the appended tables. An account of the monetary position in India will be found in the Annual Report of the Controller of the Currency for the year 1920-21.

2. The banks dealt with in these tables are classified into (1) the Presidency Banks, *i.e.*, the Bank of Bengal, the Bank of Bombay, and the Bank of Madras,* (2) the Exchange Banks whose head offices are located outside India, and (3) the Indian Joint Stock Banks, registered under the Indian Companies Act, whose head offices are located in India.

3. Presidency Banks (tables 1, 8, 9 and 10).—An examination of the statements of accounts of the Presidency Banks reveals the fact that both Government or public and private deposits in 1920 increased. Cash balances and reserves were also more than in 1919. The table below summarises the capital, reserves, deposits, and cash balances of the three Presidency Banks regarded as one bank :—

31st December	Capital	Reserve and Rest	Government or public Deposits	Private Deposits	Proportion per cent of Government deposits (column 3) to		Cash balances
					Total capital and deposits (columns 1 to 4)	Private deposits (column 4)	
	1	2	3	4	5	6	7
	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	per cent	per cent	₹(1,000)
1913 (pre-war year) .	3,75,00	3,73,07	5,88,66	36,48,50	11·8	16·1	15,37,75
1914 . . .	3,75,00	3,89,17	5,61,52	40,04,08	10·5	14·0	20,83,92
1915 . . .	3,75,00	3,72,50	4,88,67	38,61,19	9·6	12·7	14,65,24
1916 . . .	3,75,00	3,60,99	5,20,58	44,70,87	9·1	11·6	17,27,25
1917 . . .	3,75,00	3,67,52	7,71,28	67,71,74	9·3	11·4	33,77,31
1918 . . .	3,75,00	3,44,58	8,64,28	50,97,75	12·8	16·9	17,07,62
1919 . . .	3,75,00	3,57,81	7,72,24	68,21,37	9·3	11·3	23,62,93
1920 . . .	3,75,00	3,77,79	9,02,63	78,01,90	9·5	11·6	26,03,34

4. Exchange Banks (tables 2, 6, and 12).—The aggregate paid-up capital and reserves of the fifteen Exchange Banks doing business in India in 1920 amounted to over £90 millions, while their deposits and cash balances in India only were £75 millions and £25 millions, respectively. The position in 1920,as compared with 1919, the war period and the pre-war year 1913, was as follows :—

	Number of Banks.	Capital, reserve and rest	Deposits in India (*g*)	Cash balances in India (*g*)
		£(1,000)	£(1,000)	£(1,000)
1913 (pre-war year)	12	37,825	31,035	5,882
1914	11(*a*)	36,972	30,148	8,394
1915	11	36,793	33,546	7,601
1916	10(*b*)	37,931	38,039	10,140
1917	9(*c*)	32,682	53,375	33,744
1918	10(*d*)	39,449	61,856	15,175
1919	11(*e*)	53,070	74,359	29,983
1920	15(*f*)	90,217	74,807	25,175

* The three Presidency Banks of Bengal, Bombay, and Madras were amalgamated and formed into the Imperial Bank of India with effect from 27th January, 1921, under the Imperial Bank of India Act, XLVII of 1920.

(*a*) Excluding the Deutsch-Asiatische Bank which went into liquidation after the outbreak of war.

(*b*) Excluding the Delhi and London Bank which was amalgamated with the Alliance Bank of Simla (which is an Indian Joint Stock Bank and included in Table 3).

(*c*) Excluding the Russo-Asiatic Bank, information not being available.

(*d*) Including the Bank of Taiwan which opened a branch in India.

(*e*) Including the Sumitomo Bank which has a branch in India.

(*f*) Including the Imperial Bank of Persia, the National Bank of South Africa, P. & O. Banking Corporation, and Banco National Ultramarino.

(*g*) Deposits and cash balances in India converted into sterling at the rate of ₹10=£1.

In table 6 the returns of Exchange Banks have been classified into two groups, namely, (1) banks doing a considerable portion of their business in India, and (2) banks which are agencies of large banking corporations doing a major portion of their business abroad. It will be seen that the deposits *in India* of the first group were in 1920 nearly six times those of the second group.

5. Indian Joint Stock Banks (tables 3, 7, and 13).—The tables in this volume deal with 58 banks, having a minimum paid-up capital and reserve of one lakh of rupees, from which returns have been received. These banks have over 300 branches and agencies chiefly scattered throughout the North-West of India, especially in the Punjab and the United Provinces. The banks are sub-divided into two classes, namely, (1) those with a paid-up capital and reserve of ₹5 lakhs and over, and (2) the more or less pigmy banks with a paid-up capital and reserve between one lakh and less than ₹5 lakhs. The aggregate paid-up capital and reserves of these 58 banks in 1920 amounted to ₹11,74 lakhs, the deposits to ₹73,48 lakhs, and cash balances to ₹16,73 lakhs, as stated below :—

—	Class I.				Class II.			
	Number of banks	Capital and reserves	Deposits	Cash balances	Number of banks	Capital and reserves	Deposits	Cash balances
		₹ (lakhs)	₹ (lakhs)	₹ (lakhs)		₹ (lakhs)	₹ (lakhs)	₹ (lakhs)
1913 (pre-war year)	18	3,64	22,59	4,00	23	50	1,51	25
1914 . . .	17	3,93	17,11	3,53	25	55	1,26	28
1915 . . .	20	4,38	17,87	3,99	25	55	91	20
1916 . . .	20	4,61	24,71	6,03	28	63	1,01	17
1917 . . .	18	4,67	31,17	7,65	25	54	99	20
1918 . . .	19	6,02	40,59	9,49	28	63	1,55	37
1919 . . .	18	7,63	58,99	12,17	29	75	2,28	54
1920 . . .	25	10,92	71,15	16,31	33	82	2,33	42

6. Total Deposits (table 4).—The extent to which bank deposits have increased in the last decade is shown in Table 4. This table is based on the figures given in the preceding three tables. It would appear from these statistics that the total deposits in all the three classes of Banks in India increased from ₹92 crores in 1911 to ₹235 crores in 1920, or by 155 per cent. The respective shares in the total deposits in 1920 were : Presidency Banks 37 per cent, the Exchange Banks 32 per cent, and the Indian Joint Stock Banks 31 per cent. [In the case of Exchange Banks the figures refer to their deposits in India only.]

7. Proportion of Cash to Deposits (table 5).—Cash balances at the end of 1920 were 30 per cent of the liabilities on deposits in the case of the Presidency Banks, 30 per cent in the case of Exchange Banks doing a considerable portion of their business in India, and 58 per cent in the case of those banks doing a major portion of their business abroad. The percentage for Indian Joint Stock Banks was 23 in the case of Banks having capital and reserve of ₹5,00,000 and over, and 18 in the case of banks with smaller capital.

8. Bank Rates (table 11).—These are the rates charged for demand loans, *i.e.*, the rates charged day by day by the Presidency Banks for loans advanced on such security as Government paper. The annual averages of these rates for the year 1920 were :—6·06 for the Bank of Bengal, 6·35 for the Bank of Bombay, and 6·20 for the Bank of Madras, as compared with 5·51, 5·03, and 5·97, respectively, ten years ago.

9. Bank failures (table 14).—A complete list of the Bank failures which have taken place since 1913 is given in Table 14. With a few exceptions the failures were confined to those banks having a small paid-up capital.

From 42 in 1914 the number of failures in 1920 fell to 3 all of these being in the United Provinces.

10. Clearing House Returns (table 15).—Clearing House returns bring out the remarkable activity in banking during the year. In 1920 there was a marked increase in the clearings in all the five chief ports, and these clearings recorded an unprecedented figure of over ₹3,144 crores, which shows an increase of 75 per cent as against the previous year, and of 384 per cent as against the pre-war year. The returns of the last fourteen years are set out in Table 15.

Cheques cleared from Clearing Houses

	Pre-war year (1913)	(1918)	Last year (1919)	Year under review (1920)
	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)
Calcutta	3,33,02	7,44,17	9,02,49	15,33,89
Bombay	2,19,30	5,33,62	7,58,32	13,93,94
Madras	23,56	24,56	30,13	77,17
Karachi	12,49	24,29	22,19	31,88
Rangoon	61,98	69,27	88,37	1,07,79
Total .	6,50,35	13,95,91	18,01,50	31,44,67

11. Appendices.—Two Appendices have been inserted to show :—

(1) Banks and their branches and agencies in the principal towns of India, and

(2) London Offices, Agents or correspondents of banks and banking firms doing business in India.

D. N. GHOSH,
Offg. Director of Statistics.

CALCUTTA;
December 17, 1921.

BANKING STATISTICS

I

Summary Tables

No. 1.—CAPITAL, RESERVE, DEPOSITS, AND CASH BALANCES OF THE THREE PRESIDENCY BANKS ON 31st DECEMBER EACH YEAR

	Paid-up Capital	Reserve and Rest	Total	Deposits			Cash Balances
				Public	Private	Total	
	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
1870	3,36,25	25,57	3,61,82	5,43,05	6,39,61	11,82,66	9,96,87
1880	3,50,00	55,27	4,05,27	2,91,15	8,49,28	11,40,43	7,41,45
1890	3,50,00	97,54	4,47,54	3,59,25	14,76,35	18,35,60	12,96,75
1900	3,60,00	1,99,61	5,59,61	2,80,53	12,88,27	15,68,80	5,04,49
1905	3,60,00	2,63,37	6,23,37	3,11,91	22,26,37	25,38,28	8,23,01
1910	3,60,00	3,31,03	6,91,03	4,23,63	32,34,38	36,58,01	11,35,12
1911	3,60,00	3,40,39	7,00,39	4,38,30	34,19,99	38,58,29	13,58,20
1912	3,75,00	3,63,61	7,38,61	4,27,01	35,84,47	40,11,48	11,77,38
1913	3,75,00	3,73,07	7,48,07	5,88,66	36,48,50	42,37,16	15,37,75
1914	3,75,00	3,89,17	7,64,17	5,61,52	40,04,08	45,65,60	20,53,92
1915	3,75,00	3,72,50	7,47,50	4,88,67	38,61,19	43,49,86	14,65,24
1916	3,75,00	3,60,99	7,35,99	5,20,58	44,70,87	49,91,45	17,27,25
1917	3,75,00	3,67,52	7,42,52	7,71,28	67,71,74	75,43,02	33,77,31
1918	3,75,00	3,44,58	7,19,58	8,64,28	50,97,75	59,62,03	17,07,62
1919	3,75,00	3,57,81	7,32,81	7,72,24	68,21,37	75,93,61	23,62,93
1920	3,75,00	3,77,79	7,52,79	9,02,63	78,01,90	87,04,53	26,03,34

No. 2.—CAPITAL, RESERVE, DEPOSITS, AND CASH BALANCES OF THE EXCHANGE BANKS ON 31st DECEMBER EACH YEAR

	Number of Banks	Capital and Reserve			Deposits		Cash Balances	
		Paid-up Capital	Reserve and Rest	Total	Out of India	In India	Out of India	In India
		£(1,000)	£(1,000)	£(1,000)	£(1,000)	₹(1,000)	£(1,000)	₹(1,000)
1870	3	2,004	180	2,184	2,688	52,31	2,611	61,13
1880	4	2,532	541	3,073	7,305	3,39,88	2,046	1,80,09
1890	5	6,384	1,699	8,083	30,734	7,53,60	5,810	3,50,43
1900	8	11,803	3,971	15,774	54,263	10,50,35	11,945	2,39,58
1905	10	15,204	7,219	22,423	94,536	17,04,45	21,504	3,78,13
1910	11	21,734	12,610	34,344	134,166	24,79,17	17,810	4,38,51
1911	12	22,600	13,001	35,601	157,764	28,16,90	22,136	4,56,91
1912	12	23,657	13,980	37,637	172,028	29,53,62	23,082	6,14,82
1913	12	23,640	14,185	37,825	181,138	31,03,54	25,688	5,88,24
1914	11(*a*)	22,815	14,157	36,972	164,970	30,14,76	40,694	8,39,37
1915	11	22,681	14,112	36,793	179,948	33,54,56	45,111	7,60,13
1916	10(*b*)	22,836	15,095	37,931	208,232	38,03,88	41,367	10,14,01
1917	9(*c*)	18,384	14,298	32,682	228,001	53,37,53	54,765	33,74,37
1918	10(*d*)	22,269	17,180	39,449	305,937	61,85,60	57,981	15,17,55
1919	11(*e*)	31,931	21,139	53,070	433,001	74,35,99	63,571	29,98,32
1920	15(*f*)	54,198	36,019	90,217	513,671	74,80,71	84,197	25,17,53

(*a*) Excluding the Deutsch-Asiatische Bank which went into liquidation after the outbreak of war
(*b*) Excluding the Delhi and London Bank which was amalgamated with the Alliance Bank of Simla, Ltd. (an Indian Joint-Stock Bank included in table 3)
(*c*) Excluding the Russo-Asiatic Bank, information not being available
(*d*) Including the Bank of Taiwan which opened a branch in India
(*e*) Including Sumitomo Bank which has a branch in India.
(*f*) Including the National Bank of South Africa, the Imperial Bank of Persia, the P. and O. Banking Corporation, and the Banco Nacional Ultramarino.

No. 3.—CAPITAL, RESERVE, DEPOSITS, AND CASH BALANCES OF THE PRINCIPAL INDIAN JOINT-STOCK BANKS ON 31st DECEMBER EACH YEAR

CLASS A—Banks with capital and reserve of ₹5 lakhs and over

	Number of reporting Banks	Paid-up Capital	Reserve and Rest	Total	Deposits	Cash Balances
		₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
1870	2	9,83	1,82	11,65	13,95	5,07
1880	3	18,00	3,11	21,11	63,37	16,63
1890	5	33,50	17,59	51,09	2,70,78	55,79
1900	9	82,12	45,60	1,27,72	8,07,52	1,19,04
1905	9	84,57	77,82	1,62,39	11,98,92	1,73,50
1910	16	2,75,66	1,00,55	3,76,21	25,65,85	2,80,25
1911	18	2,85,60	1,26,54	4,12,14	25,29,11	3,62,05
1912	18	2,91,64	1,34,58	4,26,22	27,25,98	4,00,11
1913	18	2,31,33	1,32,94	3,64,27	22,59,19	4,00,17
1914	17	2,51,40	1,41,88	3,93,28	17,10,58	3,53,18
1915	20	2,81,39	1,56,65	4,38,04	17,87,27	3,99,41
1916	20	2,87,36	1,73,66	4,61,02	24,71,05	6,03,49
1917	18*	3,03,70	1,62,99	4,66,69	31,17,01	7,64,84
1918	19	4,36,45	1,65,59	6,02,04	40,59,48	9,48,58
1919	18‡	5,39,07	2,24,27	7,63,34	58,99,47	12,16,63
1920	25(*a*)	8,37,02	2,55,46	10,92,48	71,14,64	16,30,70

CLASS B—Banks with capital and reserve between ₹1 lakh and less than ₹5 lakhs

1913	23	39,14	11,35	50,49	1,51,15	24,95
1914	25	42,22	13,02	55,24	1,26,54	27,99
1915	25	45,38	9,73	55,11	91,37	20,01
1916	28	51,77	11,50	63,27	1,01,23	16,76
1917	25†	44,16	10,24	54,40	99,20	20,42
1918	28	48,65	14,43	63,08	1,55,35	36,90
1919	29	53,11	21,86	74,97	2,28,49	53,71
1920	33(*b*)	61,42	19,95	81,37	2,33,46	41,91

No. 4.—CAPITAL AND RESERVE AND DEPOSITS OF THE PRESIDENCY, EXCHANGE, AND INDIAN JOINT STOCK BANKS IN EACH YEAR FROM 1911 TO 1920.

Year	Presidency Banks		Exchange Banks		Joint Stock Banks		Total of all Banks	
	Capital and Reserve	Deposits	Capital and Reserve§	Deposits (in India)	Capital and Reserve	Deposits	Capital and Reserve	Deposits
	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
1911	7,00,39	38,58,29	35,60,10	28,16,90	4,12,14	25,29,11	46,72,63	92,04,30
1912	7,38,61	40,11,48	37,63,70	29,53,62	4,26,22	27,25,98	49,28,53	96,91,08
1913	7,48,07	42,37,16	37,82,50	31,03,54	4,14,76	24,10,34	49,45,33	97,51,04
1914	7,64,17	45,65,60	36,97,20	30,14,76	4,48,52	18,37,12	49,09,89	94,17,48
1915	7,47,50	43,49,86	36,79,30	33,54,56	4,93,15	18,78,64	49,19,95	95,83,06
1916	7,35,99	49,91,45	37,93,10	38,03,88	5,24,29	25,72,28	50,53,38	1,13,67,61
1917	7,42,52	75,43,02	32,68,20	53,37,53	5,21,09	32,16,21	45,31,81	1,60,96,76
1918	7,19,58	59,62,03	39,44,90	61,26,33	6,65,12	42,14,83	53,29,60	1,63,03,19
1919	7,32,81	75,93,61	53,07,00	74,35,90	8,38,31	61,27,96	68,78,12	2,11,57,47
1920	7,52,79	87,04,53	90,21,70	74,80,71	11,73,85	73,48,10	1,09,48,34	2,35,33,34

* The Bank of Rangoon was amalgamated with the Alliance Bank of Simla; the Bank of Upper India and the Standard Bank went into liquidation during the year

† The Gorakhpur Bank was liquidated during the year. The Vellore Commercial Bank was transferred to class A. The Wariur Commercial Bank and the Bangalore Mercantile Bank have been excluded as their capital and reserve have fallen below one lakh.

‡ Excludes Trust of India which in 1918 conducted some banking business acquired from the Bank of Upper India.

(*a*) Includes four new banks and three transferred from class B.

(*b*) Return for the Bharat National Bank not having been received, the figures for the preceding year have been repeated.

§ Conversion made at the rate of £1 = ₹10.

No. 5.—PROPORTION PER CENT OF CASH TO LIABILITIES ON DEPOSITS OF THE SEVERAL CLASSES OF BANKS ON 31st DECEMBER EACH YEAR

	1911	1912	1913	1914	1915	1916	1917	1918	1919	1920
	per cent	per cent	per cent	per cent	per cent	per cent	per cent	per cent	per cent	per cent
I. Presidency Banks	35	29	36	46	34	35	45	29	31	30
II. Exchange Banks*—										
(1) Banks doing a considerable portion of their business in India	16	20	19	28	19	25	40	20	35	30
(2) Banks which are merely agencies of large banking corporations doing a major portion of their business abroad	16	24	17	26	41	35	160	44	67	58
III. Indian Joint-Stock Banks—										
(*a*) Banks having capital and reserve of Rs. 5,00,000 and over	14	15	18	21	22	24	25	23	21	23
(*b*) Banks having capital and reserve between Rs. 1,00,000 and less than Rs. 5,00,000	...	...	16	22	22	17	21	24	24	18

No. 6.—CAPITAL, RESERVE, DEPOSITS, AND CASH BALANCES OF THE EXCHANGE BANKS, CLASSIFIED IN GROUPS ACCORDING TO THE EXTENT OF BUSINESS IN INDIA, ON 31st DECEMBER 1920

	No. of Banks	Paid-up Capital	Reserve and Rest	Deposits		Cash Balances	
				Out of India	In India	Out of India	In India
		£(1,000)	£(1,000)	£(1,000)	₹(1,000)	£(1,000)	₹(1,000)
(1) Banks doing a considerable portion of their business in India	5	7,696	8,457	79,512	64,63,33	16,449	19,28,78
(2) Banks which are merely agencies of large banking corporations doing a major portion of their business abroad	10	46,502	27,562	434,159	10,17,38	67,748	5,88,75
TOTAL	15	54,198	36,019	513,671	74,80,71	84,197	25,17,53

No. 7.—CAPITAL, RESERVE, DEPOSITS, AND CASH BALANCES OF THE INDIAN JOINT STOCK BANKS, CLASSIFIED IN GROUPS ACCORDING TO THE AMOUNT OF CAPITAL, ON 31st DECEMBER 1920

	No. of Banks	Paid-up Capital	Reserve and Rest	Deposits	Cash Balances
		₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
Banks with capital and reserve amounting to ₹20,00,000 and above	13	7,64,80	2,22,23	68,09,85	15,76,14
Banks with Capital and reserve between ₹20,00,000 and ₹10,00,000	4	38,05	18,13	1,69,28	28,62
Banks with Capital and reserve between ₹10,00,000 and ₹5,00,000	8	34,17	15,10	1,35,51	25,94
Total of Banks ₹5,00,000 and above	25	8,37,02	2,55,46	71,14,64	16,30,70
Banks with capital and reserve between ₹1,00,000 and less than ₹5,00,000	33	61,42	19,95	2,33,46	41,91
TOTAL	58	8,98,44	2,75,41	73,48,10	16,72,61

* The percentages for the Exchange Banks have been calculated on their deposits and cash balances in India only

NOTE.—The term 'authorised capital' means, of course, the total value of the shares which the company is authorised to issue by its Memorandum; the term 'subscribed capital' means the total value of the shares actually issued; and the 'paid-up capital' means the amount actually paid up or credited as paid up on the shares issued.

II

General Tables

No. 8.—CAPITAL, RESERVE, DEPOSITS (GOVERNMENT AND OTHER), CASH, INVESTMENTS, AND DIVIDEND OF THE BANK OF BENGAL ON 31st DECEMBER EACH YEAR

	Paid-up Capital	Reserve and Rest	Total	DEPOSITS					Cash Balance	Investments	Dividend for the year.
				Government (Public)	PRIVATE						
					Fixed	Savings Bank	Current	Total			
	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	Per cent
1880 . . .	2,00	25	2,25	2,02				5,02	4,84	1,53	8½
1885 . . .	2,00	43	2,43	1,48				3,83	3,12	1,16	9½
1890 . . .	2,00	48	2,48	2,26				6,66	6,39	2,06	9½
1895 . . .	2,00	71	2,71	1,84				6,77	4,22	1,32	10
1900 . . .	2,00	1,06	3,06	1,55				5,82	2,44	1,36	11
1905 . . .	2,00	1,43	3,43	1,67	1(a)	(a)	(a)	12,04	3,97	1,81	12
1910 . . .	2,00	1,75	3,75	1,98				16,09	5,14	3,68	14
1911 . . .	2,00	1,80	3,80	2,71				16,77	7,29	3,21	14
1912 . . .	2,00	1,85	3,85	2,34				17,11	6,65	3,10	14
1913 . . .	2,00	1,91	3,91	3,01				18,25	8,41	3,10	14
1914 . . .	2,00	2,00	4,00	2,87				21,61	11,70	6,21	16
1915 . . .	2,00	2,04	4,04	2,65	7,19	88	11,72	19,79	7,85	7,93	16
1916 . . .	2,00	2,13	4,13	2,74	7,28	93	13,23	21,44	7,73	7,69	16
1917 . . .	2,00	2,21	4,21	4,48	6,51	80	22,03	29,34	14,82	7,74	17
1918 . . .	2,00	1,89	3,89	5,85	(a)	(a)	(a)	23,93	8,94	7,80	17
1919 . . .	2,00	2,00	4,00	4,05	4,96	79	22,74	28,49	9,98	8,64	17
1920 . . .	2,00	2,10	4,10	4,34	(a)	(a)	(a)	34,74	12,21	9,11	19½

(a) Details not available

No. 9.—CAPITAL, RESERVE, DEPOSITS (GOVERNMENT AND OTHER), CASH, INVESTMENTS, AND DIVIDEND OF THE BANK OF BOMBAY ON 31st DECEMBER EACH YEAR

	Paid up Capital	Reserve	Government deposits	Other deposits (a)	Cash Balance	Investments	Dividend for the year
	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	Per cent
1880	1,00	22	39	2,65	1,60	79	7½
1885	1,00	25	53	2,76	2,18	33	7½
1890	1,00	33	83	6,19	5,73	78	10
1895	1,00	51	76	3,58	2,28	1,05	11
1900	1,00	70	88	4,33	1,29	89	11
1905	1,00	87	93	6,76	2,59	1,58	12
1910	1,00	1,05	1,52	10,58	4,36	1,49	14
1911	1,00	1,06	1,08	11,17	4,63	2,08	14
1912	1,00	1,06	1,17	11,29	3,15	2,10	14
1913	1,00	1,06	2,01	10,18	4,78	2,29	14
1914	1,00	1,10	1,83	10,82	6,47	2,01	14½
1915	1,00	1,00	1,36	10,79	4,24	2,77	15
1916	1,00	90	1,42	13,67	6,68	3,13	15
1917	1,00	92	2,35	28,18	13,99	7,45	17½
1918	1,00	1,01	1,77	17,50	5,42	3,54	18½
1919	1,00	1,10	2,63	27,57	9,28	3,16	19½
1920	1,00	1,20	3,50	27,49	8,76	3,00	22

(a) Details of deposits not available

No. 10.—CAPITAL, RESERVE, DEPOSITS (GOVERNMENT AND OTHER), CASH, INVESTMENTS, AND DIVIDEND OF THE BANK OF MADRAS ON 31st DECEMBER EACH YEAR

	Paid-up Capital	Reserve and Rest	Total	DEPOSITS					Cash Balance	Investments	Dividend for the year
				Government (Public)	PRIVATE						
					Fixed	Savings Bank	Current	Total			
	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	Per cent
1880	50	7	57	49				80	98	...	...
1885	50	9	59	28				1,09	65	19	7
1890	50	16	66	49				1,90	83	45	10½
1895	50	18	68	72				2,76	1,19	45	10
1900	60	24	84	37				2,73	1,31	67	8
1905	60	33	93	51	(a)	(a)	(a)	3,46	1,67	71	10
1910	60	51	1,11	72				5,67	1,84	85	12
1911	60	54	1,14	59				6,25	1,66	1,04	12
1912	75	72	1,47	75				7,43	1,96	1,13	12
1913	75	76	1,51	87				8,06	2,19	1,18	12
1914	75	79	1,54	91				7,62	2,67	1,34	12
1915	75	68	1,43	87	3,38	20	4,45	8,03	2,56	1,84	12
1916	75	58	1,33	1,04	3,99	24	5,37	9,60	2,87	1,63	12
1917	75	54	1,29	88	3,77	22	6,21	10,20	4,96	95	12
1918	75	55	1,30	1,02	4,14	21	5,19	9,54	2,71	1,40	12
1919	75	48	1,23	1,04	4,81	24	7,11	12,16	4,37	1,75	12
1920	75	48	1,23	1,19	8,24	31	7,24	15,79	5.06	2,13	18

(a) Details not available

No. 11.—AVERAGE BANK RATES OF THE PRESIDENCY BANKS FROM 1870 TO 1920

	BANK OF BENGAL			BANK OF BOMBAY			BANK OF MADRAS		
	Half year ending 30th June	Half year ending 31st Dec.	Annual average	Half year ending 30th June	Half year ending 31st Dec.	Annual average	Half year ending 30th June	Half year ending 31st Dec.	Annual average
1870	5·47	6·00	5·73	5·53	4·97	5·25	4·50	4·50	4·50
1871	4·94	4·50	4·72			5·09	4·91	5·00	4·95
1872	6·36	3·56	4·96	(a)	(a)	5·10	5·94	6·00	5·97
1873	4·15	3·71	3·93			4·63	6·00	6·19	6·09
1874	8·74	3·70	6·22	8·85	4·30	6·57	7·89	7·00	7·44
1875	6·48	4·84	5·66	6·55	7·92	7·23	7·00	7·00	7·00
1876	7·42	6·11	6·76	8·35	5·62	6·98	6·75	6·00	6·37
1877	9·49	7·30	8·40	9·03	7·31	8·17	6·00	6·10	6·05
1878	6·53	4·03	5·28	7·18	5·00	6·09	7·00	7·00	7·00
1879	7·27	5·42	6·34	8·05	5·29	6·67	7·00	7·00	7·00
1880	5·39	3·91	4·65	5·72	4·30	5·01	6·47	4·27	5·37
1881	4·86	5·72	5·29	5·40	5·98	5·69	4·67	6·30	5·48
1882	8·18	5·02	6·60	8·08	4·13	6·10	8·29	4·13	6·21
1883	6·99	6·56	6·78	7·00	6·20	6·66	6·97	7·02	6·99
1884	8·81	3·95	6·38	9·03	4·17	6·60	8·42	4·13	6·27
1885	6·76	4·00	5·38	5·90	4·00	4·95	5·71	3·23	4·47
1886	5·92	6·15	6·04	6·35	6·50	6·42	5·48	5·64	5·56
1887	7·48	3·80	5·64	7·78	3·73	5·75	7·92	3·90	5·91
1888	5·74	5·18	5·46	5·90	5·51	5·70	5·78	5·44	5·61
1889	9·31	4·67	6·99	9·46	4·00	6·73	9·62	4·14	6·88
1890	8·26	3·32	5·79	9·21	3·28	6·24	8·14	3·32	5·73
1891	3·50	2·62	3·06	3·88	2·23	3·05	3·60	2·25	2·92
1892	3·88	3·11	3·50	3·97	3·04	3·50	4·03	3·07	3·50
1893	5·68	4·08	4·88	5·97	3·84	4·90	6·19	4·36	5·27
1894	7·42	3·36	5·39	7·55	3·46	5·50	6·72	3·31	5·01
1895	5·07	3·59	4·33	4·30	3·60	3·95	5·02	3·50	4·26
1896	5·77	5·61	5·69	5·85	5·10	5·47	6·00	5·28	5·64
1897	9·88	5·97	7·92	10·11	5·64	7·87	9·97	6·00	7·98
1898	11·02	5·11	8·06	12·03	4·55	8·29	11·09	4·51	7·80
1899	6·34	5·49	5·91	6·34	5·42	5·88	6·27	5·83	6·05
1900	6·41	4·27	5·34	6·90	3·79	5·34	7·24	4·50	5·87
1901	6·89	4·07	5·48	7·07	3·33	5·45	7·57	4·09	5·83
1902	6·17	3·55	4·86	6·25	3·43	4·84	7·00	4·02	5·51
1903	6·27	3·49	4·88	6·70	3·48	5·09	7·13	4·27	5·70
1904	5·56	4·19	4·87	5·15	3·82	4·48	6·42	4·07	5·24
1905	5·56	4·63	5·09	5·77	4·42	5·09	6·04	4·19	5·11
1906	6·95	5·88	6·42	7·24	5·28	6·26	7·15	5·04	6·09
1907	7·63	4·58	6·10	7·81	4·11	5·96	8·24	4·54	6·39
1908	7·42	4·24	5·83	7·84	4·02	5·93	8·38	4·38	6·38
1909	6·58	3·91	5·24	6·47	3·82	5·14	7·55	4·41	5·98
1910	6·14	4·51	5·33	6·19	4·14	5·16	7·17	4·65	5·91
1911	6·66	4·36	5·51	6·55	3·52	5·03	7·59	4·35	5·97
1912	6·24	4·59	5·42	6·01	4·10	5·05	7·51	4·59	6·05
1913	6·57	5·33	5·95	7·23	4·62	5·92	7·76	5·54	6·65
1914	5·94	4·96	5·45	5·52	5·28	5·40	6·63	5·16	5·89
1915	5·84	5·54	5·69	5·84	5·31	5·57	5·87	5·54	5·70
1916	7·25	6·32	6·78	7·18	5·65	6·41	7·71	6·48	7·09
1917	6·69	5·36	6·03	6·70	5·42	6·06	8·00	6·64	7·32
1918	5·77	5·30	5·54	5·79	5·29	5·54	6·92	6·47	6·69
1919	6·24	5·00	5·62	6·28	5·00	5·64	7·31	6·00	6·65
1920	6·58	5·55	6·06	6·98	5·73	6·35	6·00	6·41	6·20

(a) Not available

No. 12.—LIABILITIES AND ASSETS OF THE EXCHANGE BANKS DURING THE PAST FIVE YEARS AS FAR AS PUBLISHED IN THEIR BALANCE SHEETS

[Figures in thousands

Name of Bank	Date and year	Liabilities: Capital and Reserves	Notes in circulation	Acceptances, loans, bills payable	Miscellaneous credits	Deposits and current accounts	Profits	Total liabilities or assets	Assets: Cash in hand, at Bankers and bullion	Investments, Govt. and other securities	Bills of exchange, bills receivable	Bills discounted, loans, advances	Buildings and sundries including loans for acceptance
		£	£	£	£	£	£	£	£	£	£	£	£
Chartered Bank of India, Australia, and China	Dec. 31, 1916	3,000	1,019	6,240	...	22,704	427	33,390	5,920	4,048	12,069	9,601	1,752
	Dec. 31, 1917	3,100	926	2,372	1,210	28,042	476	36,126	8,739	4,340	10,784	10,364	1,899
	Dec. 31, 1918	3,200	1,568	6,731	1,836	33,777	492	47,604	6,748	4,261	22,245	12,787	1,563
	Dec. 31, 1919	4,900	1,806	10,791	2,781	47,932	532	68,742	14,608	6,436	26,536	17,775	3,387
	Dec. 31, 1920	6,500	2,838	9,108	3,075	48,702	710	70,933	11,126	4,886	21,132	28,783	5,006
Delhi and London Bank, Limited.	June 30, 1916 *	356	...	88	...	1,408	14	1,866	198	331	...	1,264	73
Mercantile Bank of India, Limited.	Dec. 31, 1916	1,162	104	1,369	...	8,558	7	11,265	2,028	953	3,462	3,934	888
	Dec. 31, 1917	1,218	127	1,552	...	9,812	103	12,807	2,271	1,181	4,327	3,913	1,115
	Dec. 31, 1918	1,263	130	1,408	...	12,370	131	15,302	2,509	1,373	6,002	4,368	1,050
	Dec. 31, 1919	1,500	137	4,943	...	15,706	164	22,450	4,243	1,633	7,406	6,526	2,642
	Dec. 31, 1920	2,150	157	1,745	...	15,894	212	20,158	3,656	1,496	4,357	8,975	1,674
National Bank of India, Limited.	Dec. 31, 1916	2,200	...	1,986	...	19,552	320	24,058	4,415	1,937	9,593	7,282	831
	Dec. 31, 1917	2,250	...	2,401	...	24,685	380	29,716	7,095	2,176	12,076	7,332	1,037
	Dec. 31, 1918	2,350	...	2,396	...	27,518	444	32,708	5,883	2,715	13,147	10,260	723
	Dec. 31, 1919	3,350	...	3,377	...	35,164	476	42,367	9,306	3,489	16,631	11,885	1,056
	Dec. 31, 1920	4,300	...	5,313	...	45,200	539	55,352	10,619	3,555	16,683	20,387	4,108
Eastern Bank Limited.	Dec. 31, 1916	655	...	1,339	...	3,100	60	5,154	1,427	209	1,915	1,512	91
	Dec 31, 1917	670	..	943	104	5,050	78	6,845	2,196	236	2,154	1,900	359
	Dec. 31, 1918	690	...	907	133	5,785	62	7,577	1,861	495	1,992	3,067	162
	Dec. 31, 1919	945	...	2,820	291	12,520	100	16,676	5,330	1,323	3,913	5,663	447
	Dec. 31, 1920	1,221	...	2,159	993	8,556	121	13,050	3,120	488	3,919	4,701	822
Cox & Co.'s Bank	Oct. 8, 1916	530	...	215	...	13,392	...	14,137	5,892	1,910	...	5,896	439
	Oct. 4, 1917	530	...	257	...	16,921	...	17,708	7,688	2,357	4,033	3,170	510
	Oct. 5, 1918	1,075	...	448	...	19,265	...	20,788	9,968	4,003	2,017	3,844	956
	Sep. 30, 1919	1,075	...	544	...	22,552	...	24,171	9,062	4,505	3,752	5,895	957
	Sep. 30, 1920	1,250	...	830	...	22,237	...	24,317	8,949	1,288	5,579	6,923	1,578
National Bank of South Africa.	Mar. 31, 1920	4,015	4,327	16,621	102	61,323	437	86,825	13,761	12,185	26,826	33,057	996
Imperial Bank of Persia.	Sept. 20, 1920	930	670	3,379	...	3,228	54	8,261	3,340	1,535	1,592	1,739	55
P. & O. Banking Corporation.	Mar. 31, 1921	2,500	...	904	...	2,663	73	6,140	1,526	645	31	2,315	1,623
		Esc.	Esc.	Esc.	Esc.	Esc.	Esc.	Esc.	Esc.	Esc.	Esc.	Esc.	Esc.
Banco Nacional Ultramarino.	Dec. 31, 1920	48,900	42,773	324,170	552	456,369	6,371	879,135	28,624	7,203	88,895	750,532	3,881
		Dollar.	Dollar.	Dollar.	Dollar.	Dollar.	Dollar.	Dollar.	Dollar.	Dollar.	Dollar.	Dollar.	Dollar.
Hongkong and Shanghai Banking Corporation. †	Dec. 31, 1916	48,000	29,250	14,544	250	303,068	7,701	402,813	69,083	35,225	143,714	145,454	9,337
	Dec. 31, 1917	48,500	24,921	23,469	250	314,028	7,773	418,941	91,723	36,279	146,130	131,607	13,202
	Dec. 31, 1918	49,500	25,306	7,525	250	341,171	8,212	431,964	79,987	36,918	154,815	151,796	8,448
	Dec. 31, 1919	42,154	30,517	6,536	250	337,219	9,094	425,770	82,038	25,409	154,590	154,687	9,046
	Dec. 31, 1920	50,260	29,333	13,791	250	451,066	10,110	554,810	129,745	32,372	215,342	161,780	15,571
International Banking Corporation. §	Dec. 31, 1916	6,500	790	28,678	97	24,734	1,010	61,809	9,310	4,074	...	14,846	33,579
	Dec. 31, 1917	6,500	1,207	35,406	97	36,534	1,713	81,457	12,254	3,883	...	27,003	38,317
	Dec. 31, 1918	6,500	1,440	36,387	765	59,792	2,661	107,545	12,842	8,236	...	44,304	42,163
	Dec. 31, 1919	11,425	4,073	55,622	150	91,396	504	163,170	19,656	4,310	...	67,955	71,249
	Dec. 31, 1920	12,808	3,395	36,265	600	74,244	4,015	131,327	23,359	5,145	...	62,498	40,325
		Fr.	Fr.	Fr.	Fr.	Fr.	Fr.	Fr.	Fr.	Fr.	Fr.	Fr.	Fr.
Comptoir National d'Escompte de Paris.	Dec. 31, 1916	242,224	...	144,665	25,739	1,329,736	13,057	1,755,421	277,981	33,730	916,369	457,492	69,849
	Dec. 31, 1917	244,350	...	47,975	35,200	1,868,025	13,725	2,209,275	456,700	9,800	1,338,250	313,125	91,400
	Dec. 31, 1918	243,567	...	127,880	47,755	2,022,796	15,797	2,457,795	299,692	19,221	1,513,337	586,295	39,250
	Dec. 31, 1919	244,631	...	196,869	54,628	3,271,356	18,116	3,785,600	264,039	15,123	2,411,009	996,915	98,514
	Dec. 31, 1920	317,248	...	219,099	90,192	3,556,935	28,587	4,212,061	386,521	10,780	2,654,031	1,040,189	120,540
		Yen.	Yen.	Yen.	Yen.	Yen.	Yen.	Yen.	Yen.	Yen.	Yen.	Yen.	Yen.
Yokohama Specie Bank, Limited.	Dec. 31, 1916	53,112	18,050	226,851	9	274,779	4,020	576,821	69,717	21,530	303,017	178,633	3,924
	Dec. 31, 1917	60,929	20,023	368,909	10	527,004	5,881	982,756	176,713	25,781	551,767	225,532	2,963
	Dec. 31, 1918	68,959	22,603	797,900	9	546,170	6,432	1,442,063	156,626	103,271	690,771	487,836	3,559
	Dec. 31, 1919	91,506	15,154	767,429	9	529,401	23,082	1,426,581	150,427	150,936	784,050	336,987	4,181
	Dec. 31, 1920	158,850	7,543	385,976	14	577,198	13,538	1,143,119	153,495	275,283	439,099	267,545	7,697
Bank of Taiwan, Limited.	Dec. 31, 1918	36,030	42,108	168,781	...	428,073	2,336	677,328	70,055	66,040	...	533,094	8,139
	Dec. 31, 1919	44,495	49,654	349,311	...	379,891	3,696	827,047	54,482	79,530	...	688,022	5,013
	Dec. 31, 1920	54,680	40,249	342,037	...	242,798	4,515	684,279	64,364	49,172	...	563,131	7,612
Sumitomo Bank .	Dec. 31, 1919	32,600	...	161,672	5,012	351,309	3,493	554,086	33,844	44,782	...	355,462	119,998
	Dec. 31.1920	54,200	...	21,432	6,295	351,441	6,897	440,265	39,683	53,137	...	335,028	12,417
		Rouble.	Rouble.	Rouble.	Rouble.	Rouble.	Rouble.	Rouble.	Rouble.	Rouble.	Rouble.	Rouble	Rouble.
Russo-Asiatic Bank	Jan. 1, 1916	73,563	2,510	346,926	16,727	483,370	6,574	929,670	71,313	35,508	346,763	364,636	111,450

Silver Dollar=24*d.* Gold Dollar=48*d.* Franc=9½*d.* Yen=2*s.* 0½*d.* Rouble=25·37*d.* Esc. = 4*s.* 5¼*d.*

* Subsequent to this date the Bank was amalgamated with the Alliance Bank of Simla, Ltd.

† Figures calculated on the basis of silver dollar.

§ Figures calculated on the basis of gold dollar.

No. 13.—CAPITAL, RESERVE, DEPOSITS, AND CASH OF THE INDIAN JOINT STOCK BANKS DURING THE PAST FIVE YEARS, AS FAR AS AVAILABLE

(Class A—Banks having capital and reserve above R5 lakhs)

No.	Name of Bank	Year	Paid-up Capital	Reserve and Rest	Total	Deposits					Cash Balance
						Fixed	Savings Bank	Current	Other	Total	
			R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)
1	Allahabad Bank	1916	30,00	53,34	83,34	3,94,40	14,23	1,38,15	46	5,47,24	1,68,95
		1917	30,00	50,12	80,12	4,27,59	14,54	1,47,41	...	5,89,54	1,69,93
		1918	30,00	40,86	70,86	5,38,65	16,71	1,69,04	...	7,24,40	1,88,36
		1919	30,00	34,82	64,82	7,06,12	19,73	2,10,29	...	9,36,14	2,14,43
		1920	35,50	35,99	71,49	6,85,00	21,74	2,28,03	...	9,34,77	2,40,76
2	Alliance Bank of Simla	1916	34,53	40,00	74,53	5,46,56	...	2,59,57	...	8,06,13	1,73,56
		1917	83,54	50,37	133,91	6,20,92	...	5,37,16	...	11,58.08	2,45,46
		1918	86,82	50,00	136,82	6,85,57	...	5,44,00	...	12,29,57	2,41,06
		1919	88,21	51,00	139,21	6,81,60	...	6,60,33	...	13,41,93	2,87,82
		1920	88,52	51,00	139,52	7,23,60	...	6,11,99	99,97	14,35,56	3,35,95
3	Bank of India, Bombay	1916	50,00	12,76	62,76	1,80,33 (d)	...	1,63,28	1,42	3,45,03	95,88
		1917	50,00	10,00	60,60	1,52,98	...	3,17,49	...	4,70,47	1,45,58
		1918	50,00	13,89	63,89	2,02,09	...	2,79,51	...	4,81,60	1,19,23
		1919	99,05	64,05	1,63,10	2,81,59	...	4.57,42	1,69	7,40,70	1,81,15
		1920	1,00,00	66,00	1,66,00	5,12,53 (d)	...	4,54,30	...	9,66,83	2,52,51
4	Punjab National Bank, Lahore	1916	16,34	10,83	27,17	85,06	†25,52	...	...	1,10,58	22,35
		1917	16,39	11,61	28,00	79,74	†27,99	...	2,64	1,10,37	18,34
		1918	16,45	12,38	28,83	1,29,87	10,50	34,68	1,28	1,76,33	49,50
		1919	16,59	13,47	30,06	1,88,02	15,89	43,88	4,11	2,51,90	42,17
		1920	18,33	15,71	34,04	2,36,99	17,31	53,29	1,66	3,09,25	67,86
5	Bank of Rangoon ‡	1916	16,00	5,00	21,00	7,50	9,31	5,16	54	22,51	4,18
6	Bank of Upper India, Meerut §	1916	13,62	9,16	22,78	7,18	...	7,79	1,09,70	1,24,67	23,71
7	Bank of Baroda	1916	10,00	7,62	17,62	92,56	†49,44	...	...	1,42,00	20,29
		1917	10,00	6,75	16,75	1,08,48	...	69,79	5	1,78,32	46,97
		1918	20,29	12,16	32,45	...	...	...	...	2,04,75	61,34
		1919	20,41	13,75	34,16	2,51,04	...	1,50,11	9	4,01,24	1,00,34
		1920	24,12	15,00	39,12	3,57,80	34,20	1,15,82	9,88	5,17,70	1,24,12
8	Central Bank of India, Bombay	1916	15,00	1,84	16,84	67,15	...	79,52	...	1,46,67	46,77
		1917	25,00	1,67	26,67	...	...	3,57,48(a)	3	3,57,51	81,60
		1918	25,00	6,25	31,25	2,36,78	...	2,61,71	...	4,98,49	1,40,19
		1919	49,90	14,00	63,90	...	...	...	...	9,57,72	1,52,15
		1920	50,00	20,00	70,00	...	...	...	...	11,05,44	1,83,44
9	National Financing and Commission Corporation, Bombay (e)	1916	9,04	...	9,04	7,92	4	6,55	2,63	17,14	3,04
		1917	10,69	2,14	12,83	16,86	9	15,23	3,62	35,80	12,52
		1918	10,66	2,61	13,27	27,20	13	25,71	...	53,04	9,58
		1919	10,89	2,64	13,53	33,17	35	37,39	...	70,91	11,09
		1920	40,00	2,64	42,64	40,78	39	39,74	...	80,91	13,48
10	Bombay Merchants Bank, Bombay	1916	14,75	...	14,75	1,06	15	1,52	2	2,75	1,17
		1917	4,71	1,99	6,70	2	16	96	1	1,15	1,66
		1918	4,71	1,99	6,70	...	...	...	...	1,14	1,66
		1919	10,00	2,25	12,25	...	...	...	...	4,68	1,01
		1920	10,00	2,15	12,15	3,37	26	3,00	1	6,64	4,00
11	Benares Bank	1916	10,00	4,55	14,55	39,16	3,71	3,36	...	46,23	4,04
		1917	10,00	4,32	14,32	39,64	4,09	4,07	...	47,80	4,48
		1918	10,00	4,46	14,46	37,10	4,75	3,49	...	45,34	5,48
		1919	10,00	4,00	14,00	50,99	5,27	5,20	...	61,46	9,04
		1920	10,00	4,25	14,25	46,63	6,15	5,85	28	58,91	7,73
12	Poona Bank	1916	9,58	2,60	12,18	1,75	41	33	...	2,49	1,54
		1917	9,78	2,82	12,60	...	...	...	...	2,02	1,36
		1918	9,36	...	9,36	51	12	2	34	99	2,67
		1919	6,32	74	7,06	...	...	...	...	1,30	1,06
		1920	6,00	71	6,71	...	...	...	...	1,89	64
13	Indian Bank, Madras	1916	10,00	2,00	12,00	...	...	...	...	32,39	8,16
		1917	10,00	2,92	12,92	...	...	...	...	41,18	10,56
		1918	10,00	3,20	13,20	...	...	...	...	42,13	17,76
		1919	10,00	4,24	14,24	...	...	...	...	58,66	12,39
		1920	10,00	4,24	14,24	...	...	..	...	58,25	13,61
14	Bank of Mysore, Bangalore	1916	10,00	2,01	12,01	28,42	1,05	10,91	51	40,89*	12,87
		1917	10,00	2,51	12,51	43,39	93	16,62	...	60,94	15,00
		1918	10,00	3,50	13,50	45,13	1,16	25,67	11,00	82,96	24,67
		1919	10,00	5,00	15,00	59,09	1,14	35,19	11,00	1,06,42	26,18
		1920	19,32	6,40	25,72	49,57	63	54,12	11,00	1,15,32	25,70
15	Kayestha Trading and Banking Corporation, Gorakhpur (b)	1916	7,98	2,86	10,84	16,83	1,18	1,16	1,49	20,66	3
		1917	8,00	2,93	10,93	10,89	72	93	1,38	13,92	15
16	Standard Bank, Bombay (c)	1916	10,00	...	10,00	3,66	3	93	...	4,62	1,97
17	Bengal National Bank, Calcutta	1916	8,05	6,00	14,05	3,53	3	2,10	1,05	6,71	77
		1917	8,05	5,97	14,02	64	1	2,12	3,20	5,97	1,31
		1918	8,05	7,59	15,64	1,90	7	4,84	...	6,81	1,04
		1919	8,05	7,49	15,54	10,66	34	14,88	..	25,88	4,38
		1920	8,05	7,50	15,55	26,89	69	17,90	...	45,48	3,28
18	Oudh Commercial Bank, Fyzabad	1916	5,00	3,00	8,00	9,81	4	1,59	60	12,04	3,72
		1917	5,00	3,00	8,00	6,75	...	1,12	...	7,87	1,27
		1918	5,00	2,00	7,00	5,75	...	1,75	...	7,50	1,57
		1919	5,00	2,00	7,00	5,95	...	1,50	...	7,45	1,26
		1920	5,00	2,00	7,00	5,81	...	98	...	6,79	80

* Excludes Mysore Government deposits R10,00,000
† Includes Current Deposits
‡ Amalgamated with the Alliance Bank of Simla, Ltd.
§ Amalgamated with the Alliance Bank of Simla, Ltd. and the Trust of India in 1917
(a) Includes fixed deposit
(b) In liquidation
(c) In liquidation in 1917
(d) Includes Savings Bank deposit.
(e) Converted into the Bank of Morvi from 1st July 1920

No. 13.—CAPITAL, RESERVE, DEPOSITS, AND CASH OF THE INDIAN JOINT STOCK BANKS DURING THE PAST FIVE YEARS, AS FAR AS AVAILABLE—*contd*

(Class A—Banks having capital and reserve above R5 lakhs)—*contd*

No.	Name of Bank	Year	Paid-up Capital	Reserve and Rest	Total	Deposits					Cash Balance
						Fixed	Savings Bank	Current	Other	Total	
			R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)
19	Bangalore Bank	1916	4,34	1,00	5,34	2,49	...	97	9	3,55	2,12
		1917	4,34	94	5,28	1,97	...	1,38	17	3,52	1,36
		1918	4,40	1,01	5,41	2,43	...	1,71	13	4,27	1,59
		1919	4,55	86	5,41	3,59	...	3,94	21	7,74	3,49
		1920	5,48	72	6,20	4,26	...	2,82	...	7,08	1,77
20	Punjab and Sind Bank, Amritsar	1916	3,12	2,46	5,58	22,42	...	4,32	...	26,74	8,87
		1917	3,20	2,50	5,70	24,85	...	5,10	...	29,95	7,10
		1918	3,22	2,75	5,97	28,30	...	7,27	27	35,84	8,58
		1919	3,26	3,25	6,51	36,50	...	11,37	...	47,87	8,06
		1920	3,76	4,10	7,86	50,71	...	14,07	...	64,78	11,39
21	Vellore Commercial Bank	1916	3,75	38	4,13	2,74	...	35	40	3,49	60
		1917	5,00	42	5,42	92	...	1,69	...	2,61	19
		1918	5,00	69	5,69	1,66	...	3,53	65	5,84	1,06
		1919	5,00	69	5,69	2,74	..	3,53	...	6,27	20
		1920	5,00	68	5,68	1,18	...	2,13	...	3,31	11
22	The Nedungadi Bank, Calicut	1916	2,21	24	2,45	4,93	9	20	22	5,44	40
		1917	2,62	37	2,99	6,03	10	37	28	6,78	64
		1918	3,04	56	3,60	9,04	18	74	32	10,28	4,19
		1919	3,60	77	4,37	16,03	29	1,41	57	18,30	3,36
		1920	4,34	1,01	5,35	20,59	35	1,63	83	23,40	3,71
23	Muffosil Bank, Gorakhpore	1916	1,30	40	170	2,39	22	51	27	3,39	68
		1917	1,87	57	2,44	1,82	17	1,06	33	3,38	76
		1918	1,99	75	2,74	1,86	17	1,55	...	3,58	58
		1919	3,00	90	3,90	2,79	24	69	84	4,56	83
		1920	4,00	1,05	5,05	3,19	30	75	...	4,24	68
24	Tata Industrial Bank, Bombay	1918	70,01	...	70,01	2,28,31	10,88	1,98,42	62	4,38,23	70,73
		1919	1,51,81	...	1,51,81	4,15,36	32,09	3,90,42	33,34	8,71,21	1,60,42
		1920	1,51,51	8,50	1,60,01	5,90,66	41,14	4,91,63	79,93	12,03,36	2,77,27
25	Trust of India, Simla *	1918	57,47	25	57,72	...	...	20,26	...	20,26	2,52
26	Chota Nagpur Banking Association	1919	58	4,21	4,79	12,23	...	6,67	8	18,98	5,83
		1920	58	4,83	5,41	14,26	...	9,58	18	24,02	6,84
27	The Union Bank of India	1920	59,76	...	59,76	37,39	20	15,88	...	53,47	14,94
28	The Industrial Bank of Western India	1920	39,96	...	39,96	22,17	14	5,91	18	28,40	9,70
29	The Calcutta Industrial Bank	1920	77,78	1,00	78,78	...	...	...	...	32,49	11,76
30	The Karnani Industrial Bank	1920	60,00	...	60,00	7,61	...	21,32	...	28,33	18,65
	(Class B—Banks having capital and reserve over R1 lakh and less than R5 lakhs)										
31	Ajodhia Bank, Fyzabad	1916	2,00	2,65	4,65	3,92	...	2,65	11	6,68	4,30
		1917	2,00	2,70	4,70	3,85	...	2,32	11	6,28	3,43
		1918	2,00	2,70	4,70	4,02	...	2,81	18	7,01	4,90
		1919	2,00	2,80	4,80	4,26	...	3,50	13	7,89	6,45
		1920	2,00	2,98	4,98	4,40	...	1,29	1	5,70	1,76
32	Gorakhpur Bank †	1916	3,00	1,07	4,07	10,25	1,20	1,78	14	13,37	1,82
33	Bombay Provincial Bank(a)	1916	2,23	...	2,23	...	2	7	...	9	4
		1917	1,21	...	1,21	...	1	2	1	4	14
34	South India Bank, Tinnevelly	1916	3,00	20	3,20	4,25	...	1,70	13	6,08	81
		1917	3,00	25	3,25	4,41	...	1,39	33	6,13	1,28
		1918	3,00	57	3,57	4,80	...	1,50	30	6,60	1,42
		1919	3,00	76	3,76	4,72	...	1,97	37	7,06	3,25
		1920	3,00	91	3,91	4,97	...	1,49	16	6,62	4,59
35	Bharat National Bank, Delhi	1916	3,04	34	3,38	77	8	72	2	1,59	1,16
		1917	3,73	36	4,09	...	...	...	...	1,10	7
		1918	3,77	37	4,14	...	...	...	...	1,07	4
		1919(b)	2,94	1,13	4,07	...	...	...	...	1,07	4

* Trust of India conducted in 1918 some banking business acquired from the Bank of Upper India
† In liquidation in 1917
(a) In liquidation in 1918
(b) Figures for 1920 not yet available.

No. 13.—CAPITAL, RESERVE, DEPOSITS, AND CASH OF THE INDIAN JOINT STOCK BANKS DURING THE PAST FIVE YEARS, AS FAR AS AVAILABLE—*contd.*

(Class B—Banks having capital and reserve over Rl lakh and less than R5 lakhs)—*contd.*

No.	Name of Bank	Year	Paid up Capital	Reserve and Rest	Total	Deposits					Cash Balance
						Fixed	Savings Bank	Current	Other	Total	
			R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)
36	Bhargava Commercial Bank, Jubbulpore	1916	2,50	7	2,57	4,08	38	60	15	5,21	57
		1917	2,50	9	2,59	3,37	32	58	...	4,27	80
		1918	2,50	9	2,59	3,13	35	70	2	4,20	1,19
		1919	2,50	10	2,60	3,42	47	53	19	4,61	1,47
		1920	2,50	10	2,60	3,48	48	54	...	4,50	1,35
37	Canara Bank, Mangalore	1916	2,00	80	2,80	3,09	28	19	4	3,60	7
		1917	2,20	89	3,09	2,69	29	47	4	3,49	9
		1918	2,98	1,12	4,10	3,72	25	58	4	4,59	59
		1919	3,00	1,26	4,26	7,40	28	20	4	7,92	8
		1920	3,00	1,42	4,42	8,46	22	26	5	8,99	16
38	Woriur Commercial Bank §	1916	1,31	1,18	2,49	58	...	5	..	63	1
		1918	1,47	6	1,53	46	...	2	...	48	...
		1919	1,35	7	1,42	51	...	4	2	57	4
		1920	1,34	8	1,42	54	...	3	...	57	2
39	Karachi Bank	1916	2,36	19	2,55	3,78	1,79	1,86	5	7,48	1,21
		1917	2,36	10	2,46	2,37	2,07	3,11	4	7,59	1,38
		1918	2,36	10	2,46	5,49	3,24	9,67	4	18,44	5,22
		1919	2,50	20	2,70	11,98	4,46	12,01	4	28,49	3,88
		1920	2,50	50	3,00	10,25	4,21	5,67	15	20,28	69
40	Darbhanga Bank	1916	2,01	14	2,15	49	7	48	87	1,91	13
		1917	2,01	11	2,12	...	...	...	...	3,06	28
		1918	2,01	20	2,21	...	...	...	...	2,24	16
		1919	2,01	30	2,31	...	...	...	...	2,46	15
		1920	2,03	35	2,38	45	6	1,20	...	1,71	1,10
41	National Bank of Upper India, Lucknow	1916	2,28	19	2,47	2,05	20	1,10	4	3,39	1,22
		1917	2,37	29	2,66	1,90	25	69	3	2,87	69
		1918	2,46	34	2,80	1,45	33	48	1	2,27	46
		1919	2,50	35	2,85	1,77	...	96	4	2,77	62
		1920	2,51	42	2,93	2,03	23	48	11	2,85	41
42	Bank of Northern India, Rawalpindi	1916	1,23	50	1,73	2,63	...	...	*1,37	4,00	83
		1917	1,23	50	1,73	4,86	7	57	31	5,81	2,14
		1918	1,28	50	1,78	8,26	7	1,94	36	10,63	437
		1919	1,32	75	2,07	11,96	19	1,45	40	14,00	4,44
		1920	1,46	1,00	2,46	8,85	19	1,91	37	11,32	3,49
43	Byopar Sahayak Bank, Meerut	1916	1,44	79	2,23	4,57	...	23	1	4,81	35
		1917	1,44	81	2,25	4,68	...	26	...	4,94	45
		1918	1,44	92	2,36	4,79	...	47	...	5,26	90
		1919	1,45	98	2,43	5,66	...	29	...	5,95	58
		1920	1,50	1,06	2,56	6,22	...	55	...	6,77	95
44	Tinnevelly Bank	1916	1,75	14	1,89	13	...	..	...	13	11
		1917	1,75	15	1,90	13	...	..	...	13	12
		1918	1,75	15	1,90	13	...		...	15	8
		1919	1,82	13	1,95	15	...	...	...	15	13
		1920	1,82	14	1,96	3	...	...	...	3	1
45	Erode Bank	1916	1,45	25	1,70	1	...	4	...	5	10
		1917	1,50	27	1,77	3	...	3	...	6	16
		1918	1,28	29	1,57	...	...	2	...	2	25
		1919	1,56	30	1,86	1	...	5	...	6	12
		1920	1,74	31	2,05	...	...	...	...	5	1
46	Bhowanipore Banking Corporation, Calcutta	1916	1,25	53	1,78	4,07	5,09	2,65	...	11,81	56
		1917	1,25	70	1,95	4,35	...	3,43	5,86	13,64	2,61
		1918	1,25	70	1,95	4,67	7,97	5,41	...	18,05	4,91
		1919	1,25	94	2,19	6,26	17,07	7,22	...	30,55	5,78
		1920	1,25	1,40	2 65	8,94	12,90	6,40	...	28,24	71
47	Vellore Mercantile Bank	1916	1,36	10	1,46	8	...	33	...	41	3
		1917	1,42	14	1,56	3	...	1,31	...	1,34	3
		1918	1,77	14	1,91	16	...	2,59	...	2,75	26
		1919	3,71	18	3,89	24	...	2,86	...	3,10	16
		1920	4,09	18	4,27	7	...	1,79	...	1,86	70
48	Jessore United Bank	1916	1,00	22	1,22	3,18	...	...	82	4,00	63
		1917	1,00	36	1,36	5,15	...	...	...	5,15	1,32
		1918	1,00	50	1,50	5,03	...	1	...	5,04	45
		1919	1,00	62	1,62	5,68	...	...	1	5,69	1,03
		1920	1,00	68	1,68	6,17	...	...	3	6,20	1,01
49	Malabar Bank, Cannanore	1916	1,21	7	1,28	1,02	2	5	...	1,09	19
		1917	1,32	7	1,39	1,08	1	7	...	1,16	8
		1918	1,42	7	1,49	1,05	1	4	...	1,10	20
		1919	1,70	8	1,78	1,13	1	5	1	1,20	15
		1920	1,78	9	1,87	1,30	2	11	1	1,44	5

* Includes deposits under Savings Bank and Current Account
§ In 1917, capital and reserve were less than one lakh of rupees

No. 13.—CAPITAL, RESERVE, DEPOSITS, AND CASH OF THE INDIAN JOINT STOCK BANKS DURING THE PAST FIVE YEARS, AS FAR AS AVAILABLE—*concld.*

(Class B—Banks having capital and reserve over R1 lakh and less than R5 lakhs)

No.	Name of Bank	Year	Paid-up Capital	Reserve and Rest	Total.	Deposits					Cash Balance
						Fixed	Savings Bank	Current	Other	Total	
			R(1,000)	R 2,000)	R(1,000)	R(1,000)	R(1,000)	R(1 000)	R(1,000)	R(1,000)	R(1,000)
50	Kumbakonam Bank	1916	1,52	12	1,64	1	3	1,08	20	1,32	37
		1917	1,39	18	1,57	2	5	1,77	1	1,85	59
		1918	1,56	29	1,85	10	5	2,62	4	2,81	1,39
		1919	1,46	37	1,83	18	9	2,03	3	2,33	38
		1920	1,59	85	2,44	60	10	1,31	1	2,02	27
51	Poona Mercantile Bank†	1916	1,19	1	1,20	...	...	...	...	1	...
		1920	1,24	1	1,25	...	...	...	...	...	4
52	Bangalore Mercantile Bank §	1916	1,34	8	1,42	3	...	...	7	10	27
		1918	1,08	9	1,17	8	...	...	2	10	7
		1919	1,30	9	1,39	8	...	...	4	12	26
53	Co-operative Hindusthan Bank, Calcutta	1916	1,51	13	1,64	4,27	14	2,03	...	6,44	87
		1917	1,51	13	1,64	5,13	16	1,48	...	6,77	49
		1918	1,51	24	1,75	5,63	20	2,15	...	7,98	80
		1919	1,51	26	1,77	3,15	21	3,24	1	6,61	1,66
		1920	1,59	31	1,90	4,52	17	4,39	8	9,16	1,92
54	Coimbatore Town Bank	1916	1,51	21	1,72	57	43	1	19	1,20	31
		1917	1,51	28	1,79	97	67	4	19	1,87	13
		1918	1,51	31	1,82	1,33	62	18	22	2,35	6
		1919	1,51	34	1,85	...	...	...	...	2,64	...
		1920	1,84	40	2,24	1,79	74	2	45	3,00	2
55	Union Bank, Kumbakonam	1916	1,00	50	1,50	1,44	32	1,66	4	3,46	31
		1917	1,00	58	1,58	1,64	28	1,44	3	3,39	1,18
		1918	1,00	62	1,62	2,25	36	3,30	4	5,95	2,54
		1919	1,00	69	1,69	2,74	48	2,47	4	5,73	53
		1920	1,00	80	1,80	2,08	40	3,43	9	6,00	76
56	Bank of Behar	1917	1,07	33	1,40	5,58	89	1,59	5	8,11	1,47
		1918	1,13	53	1,66	...	...	...	...	9,57	1,95
		1919	1,30	74	2,04	...	...	...	...	12,21	4,16
		1920	1,76	93	2,69	...	...	...	...	13,48	3,98
57	Layallpur Bank, Layallpur	1918	68	43	1,11	4,56	96	1,25	5	6,82	1,97
		1919	70	52	1,22	7,38	1,28	3,35	14	12,35	3,84
		1920	1,10	69	1,79	13,64	1,54	3,41	19	18,78	3,12
58	Calicut Bank, Calicut	1918	90	36	1,26	2,39	...	40	...	2,79	26
		1919	1,03	36	1,39	3,00	...	72	...	3.72	45
		1920	1,10	43	1,53	3,71	...	66	...	4,37	30
59	Jelpaiguri Banking and Trading Corporation, Jalpaiguri	1918	50	1,41	1,91	9,14	...	3,66	38	13,18	70
		1919	50	1 61	2,11	11,95	...	5,22	23	17,40	3,99
		1920	50	1,92	2,42	16,71	...	5,06	30	22,07	2,35
60	Indian Industrial Bank	1920	3,26	...	3,26	54	2	4,12	...	4,68	1,15
61	Industrial and Exchange Bank of India, Bombay.	1920	1,49	...	1,49	...	...	...	...	3,38	2,43
62	Punjab and Kashmir Bank	1920	1,74	28	2,02	9,45	47	1,99	3	11,94	2,01
63	Simla Banking and Industrial Company.	1920	3,35	...	3,35	6,78	...	3,69	...	10,47	5,04
64	Bari Doab Bank	1920	1,00	56	1,56	12,15	84	1,24	38	14,61	1,25
65	Merchants' Bank, Tanjore	1920	1,43	..	1,43	3	2	34	1	40	23
66	Trichinopoly Hindu Savings Bank	1920	99	2	1,01	87	...	4	...	91	1

† Omitted from the list for 1917, 1918 and 1919 as the capital and reserve for the years were less than one lakh of rupees
§ In 1917, and 1920 capital and reserve were less than one lakh of rupees

No. 14.—NAMES OF BANKS FAILED OR LIQUIDATED FROM 1913 to 1920, WITH THE DATES OF REGISTRATION AND LIQUIDATION, AND STATISTICS OF CAPITAL AND DEPOSITS

Year	Date of Registration	Name of Company	Capital			Amount of Deposits	Date of going into liquidation	Remarks
			Authorised	Subscribed	Paid-up			
			₹	₹	₹	₹		
			1913					
		PUNJAB						
1913	6th February 1901	People's Bank of India, Lahore . . .	35,00,000	22,00,000	12,52,950	1,25,79,742	17th November 1913	
„	8th February 1904	Amritsar Bank, Lahore .	5,00,000	5,00,000	1,61,313	28,21,930	5th December 1913	
„	31st May 1906	Lahore Bank, Lahore .	5,00,000	4,81,300	1,04,935	28,50,282	30th November 1913	
„	11th April 1908	Doaba Bank, Amritsar .	5,00,000	3,62,600	65,845	9,23,954	22nd November 1913	
„	15th September 1911	Indian Exchange Bank, Amritsar . . .	5,00,000	17,310	13,410	2,06,161	22nd December 1913	
„	9th June 1913	Durbar Bank, Lahore .	2,00,000	...	...	...	14th December 1913*	
		Total, Punjab .	*57,00,000*	*35,61,210*	*15,98,453*	..		
		BOMBAY						
„	24th November 1898	Bombay Banking Co. .	5,00,000	2,11,800	1,25,229	...	11th November 1913	
„	15th December 1909	Credit Bank of India .	1,00,00,000	50,00,000	10,00,000	...	1st November 1913	
„	10th June 1910	Kathiawar and Ahmedabad Banking Corporation.	1,00,00,000	75,72,700	7,44,567	...	23rd December 1913	
„	16th January 1912	Crown Bank of India .	5,00,000	...	...	...	7th November 1913	
		Total, Bombay .	*2,10,00,000*	*1,27,84,500*	*18,69,796*	...		
		NORTH-WEST FRONTIER PROVINCE						
„	28th October 1912	Bank of Hazara, Abbottabad	2,00,000	16,000	3,175	...	26th December 1913	Voluntary liquidation
		BALUCHISTAN						
„	20th July 1910	Sind and Baluchistan Bank	5,00,000	94,210	42,136	...	29th November 1913	
		GRAND TOTAL .	*2,74,00,000*	*1,64,55,920*	*35,13,560*	...		

* Date on which business stopped

No. 14—NAMES OF BANKS FAILED OR LIQUIDATED FROM 1913 to 1920, WITH THE DATES OF REGISTRATION AND LIQUIDATION, AND STATISTICS OF CAPITAL AND DEPOSITS—*contd.*

Year	Date of Registration	Name of Company	Capital			Amount of Deposits	Date of going into liquidation	Remarks
			Authorised	Subscribed	Paid-up			
			₹	₹	₹	₹		
			1914					
		PUNJAB						
1914	21st July 1906	Hindustan Bank, Multan .	10,00,000	2,43,975	1,20,814	10,53,999	19th January 1914	
„	10th October 1906	Industrial Bank of India, Ludhiana . . .	5,00,000	1,80,000	54,208	3,97,317	7th February 1914	
„	20th September 1909	Public Banking and Assurance Co., Multan .	10,00,000	17,300	1,964	...	2nd March 1914	
„	5th August 1911	Bank of Peshawar, Multan	5,00,000	4,50,900	1,04,271	2,22,864	14th February 1914	
„	29th August 1911	Coronation Banking and Assurance Co., Lahore .	1,00,000	...	...	...	3rd February 1914	
„	31st July 1906	Marwar Bank, Lahore .	10,00,000	4,94,100	1,51,891	8,39,466	14th June 1914	
„	14th April 1910	Popular Bank, Rawalpindi	50,00,000	20,00,000	3,24,596	18,62,641	28th July 1914	
„	11th August 1911	Bank of Rajputana and Punjab, Ambala . .	5,00,000	2,45,475	70,501	8,25,095	3rd March 1914	
„	9th February 1912	Bank of Empire, Lahore .	5,00,000	1,15,425	23,875	96,144	6th July 1914	
„	20th September 1912	Derajat Sindh Bank, Multan . . .	5,00,000	84,300	11,110	8,972	22nd April 1914	
„	17th April 1913	Golden Bank of India, Amritsar . . .	5,00,000	16,775	3,042	...	21st April 1914	
„	17th April 1913	Solar Bank, Lahore .	1,00,00,000	1,55,000	8,500	...	29th March 1914	
„	5th September 1913	Indian States Bank, Amritsar . . .	10,00,000	26,000	2,335	...	27th March 1914	
„	18th May 1907	Orient Bank of India, Lahore . . .	25,00,000	10,00,000	71,354	4,94,968	4th September 1914	
„	31st October 1904	Punjab Co-operative Bank, Amritsar . . .	25,00,000	10,00,000	8,18,519	45,75,641	September 1914	Suspended business in September 1914
„	23rd June 1911	Capital Bank of India, Lahore . . .	10,00,000	50,065	5,950	7,849	28th September 1914	
„	23rd April 1912	George Bank, Lahore .	2,50,000	1,30,700	48,365	1,04,316	19th June 1914	
„	31st October 1912	Commercial and Zamindari Bank, Multan . .	2,50,000	31,950	2,000	...	21st July 1914	
„	29th May 1913	East India Banking Co., Jagraon . . .	25,00,000	...	...	...	1st January 1914	Date of final dissolution 26th August 1916
„	8th February 1911	Jullundur Bank, Jullundur	5,00,000	1,17,650	26,705	1,18,545	...	
„	5th September 1913	World Bank, Amritsar .	5,00,000	...	...	...	...	
„	2nd September 1912	Bank of Asia, Lahore .	25,00,000	4,65,450	32,099	76,781	29th November 1914	
		Total, Punjab .	*3,46,00,000*	*68,25,065*	*18,52,099*			

No. 14.—NAMES OF BANKS FAILED OR LIQUIDATED FROM 1913 to 1920, WITH THE DATES OF REGISTRATION AND LIQUIDATION, AND STATISTICS OF CAPITAL AND DEPOSITS—*contd.*

Year	Date of Registration	Name of Company	Capital			Amount of Deposits	Date of going into liquidation	Remarks
			Authorised	Subscribed	Paid-up			
			₹	₹	₹	₹		
		BOMBAY	**1914**—*contd.*					
1914	23rd May 1899	Gujarat Bank . .	5,00,000	1,75,100	84,025		24th March 1914	
„	17th November 1906	Indian Specie Bank .	2,00,00,000	1,50,00,000	74,88,850		4th March 1914	
„	16th October 1909	Ahmednagar Bank .	5,00,000	1,38,000	39,110		12th October 1914	
„	28th November 1910	Sind Bank . . .	25,00,000	3,26,700	82,295		.....	Voluntary liquidation
„	16th August 1911	Indian Finance Corporation	5,00,000	18,410	18,410	No information	8th May 1914	Order of liquidation cancelled by Judicial Commissioner of Sind and the Company has been replaced with effect from the 20th December 1916
„	3rd May 1913	All-India Commerce Bank	10,00,000	...	...		7th October 1914	
„	13th October 1913	Union Bank of Commerce	50,00,000	...	...		3rd June 1914	
		Total, Bombay .	*3,00,00,000*	*1,56,58,210*	*77,12,690*			
		UNITED PROVINCES						
„	9th November 1909	United Provinces Co-operative Bank, Allahabad .	10,00,000	45,740	27,105	1,62,930	17th June 1914	Voluntary liquidation
„	17th January 1913	Commercial Bank of India, Ghazipur . . .	10,00,000	5,775	4,250	18,655	2nd July 1914	
„	25th January 1911	Sri Kashi Vishwanath Bank, Benares . .	1,00,000	3,892	3,782	4,299	3rd August 1914	
„	3rd May 1911	United India Bank, Allahabad . .	5,00,000	39,104	26,733	...	12th December 1914	Resolution for winding up passed at the beginning of the year after which it ceased working
„	13th April 1908	Peoples' Industrial Bank, Allahabad . . .	5,00,000	68,570	35,015	...	.....	
„	7th June 1912	Asiatic Engineering and Banking Corporation .	20,000	1,410	1,410	217	.....	Resolution for winding up passed on 20th May 1914
„	26th May 1913	Central Reciprocal Bank, Allahabad . . .	2,00,000	...	...	...	.....	Resolution for winding up passed on 31st July 1914
„	27th January 1863	Bank of Upper India, Meerut	10,00,000	10,00,000	10,00,000	1,83,53,245	October 1914 .	Suspended payment in October 1914, but was permitted to resume its business and to start work from 1st July 1915. The Bank has again gone into voluntary liquidation by a special resolution, dated the 16th July 1917
		Total, United Provinces	*43,20,000*	*11,64,491*	*10,98,295*			
		MADRAS						
„	14th August 1869	Madras Deposit and Benefit Society . . .	50,000	50,000	50,000	...	16th March 1914	
„	28th May 1909	Sri Krishna Bank . .	5,00,000	5,00,000	2,125	...	31st March 1914	
		Total, Madras .	*5,50,000*	*5,50,000*	*52,125*			

No. 14.—NAMES OF BANKS FAILED OR LIQUIDATED FROM 1913 TO 1920, WITH THE DATES OF REGISTRATION AND LIQUIDATION, AND STATISTICS OF CAPITAL AND DEPOSITS—*contd.*

Year	Date of Registration	Name of Company	Capital			Amount of Deposits	Date of going into liquidation	Remarks
			Authorised	Subscribed	Paid-up			
			₹	₹	₹	₹		
			1914—*concld.*					
		N.-W. F. PROVINCE						
1914	10th August 1912	Punjab Trader's Bank, Peshawar . . .	2,50,000	1,84,200	51,962	10,297	5th April 1914	Voluntary liquidation
		DELHI						
„	20th July 1898	Union Bank of India .	2,50,000	1,25,600	96,820	4,19,514	4th October 1914	
„	5th February 1913	Imperial Bank . .	10,00,000	40,000	7,970	3,696	15th October 1914	
		Total, Delhi .	*12,50,000*	*1,65,600*	*1,04,790*			
		GRAND TOTAL .	*7,09,70,000*	*2,45,47,566*	*1,09,01,961*			
			1915					
		PUNJAB						
1915	3rd December 1908	Indian Banking Co., Lahore	5,00,000	27,850	6,568	607	4th August 1915	Voluntarily wound up
„	17th June 1913	Amritsar National Banking Co., Amritsar . .	10,00,000	1,38,000	1,07,890	1,07,658	4th July 1915	Ditto
„	6th July 1914	New Doaba Bank, Amritsar	5,00,000	...	...	...	24th January 1915	Resolution for winding up passed on 27th December 1914. No balance sheet filed
		Total, Punjab .	*20,00,000*	*1,65,850*	*1,14,458*			
		BOMBAY.						
„	28th November 1910	Sind Bank . . .	25,00,000	3,26,700	82,295	...	11th January 1915	Voluntary liquidation under supervision of Court
		UNITED PROVINCES						
„	27th April 1882	Kashmiri Bank, Fyzabad .	1,00,000	1,00,000	1,00,000	...	...	Stopped payment from 13th December 1915 Order of liquidation passed on 11th May 1917
„	4th February 1898	Bharat Bank, Meerut .	1,00,000	52,200	52,200	...	4th August 1915	Voluntarily wound up
„	3rd May 1911	United India Bank, Allahabad . . .	5,00,000	39,104	26,733	...	5th January 1915	
„	14th June 1912	Cawnpore Banking Co., Cawnpore . . .	2,00,000	17,080	14,528	...	24th July 1915	Voluntarily wound up.
		Total, United Provinces .	*9,00,000*	*2,08,384*	*1,93,461*			

No. 14.—NAMES OF BANKS FAILED OR LIQUIDATED FROM 1913 TO 1920, WITH THE DATES OF REGISTRATION AND LIQUIDATION, AND STATISTICS OF CAPITAL AND DEPOSITS—*contd.*

Year	Date of Registration	Name of Company	Capital			Amount of Deposits	Date of going into liquidation	Remarks
			Authorised	Subscribed	Paid-up			
			₹	₹	₹	₹		
			1915—*contd.*					
		BANGALORE						
1915	15th June 1889	Rajdhany Bank, Bangalore	80,000	2,700	1,165	...	15th January 1915	
„	24th July 1898	Bangalore Cantonment Trading and Banking Co.	20,000	6,100	6,100	...	9th April 1915	Wound up under Section 203 (2) of the Indian Companies Act of 1913
„	3rd September 1915	Bangalore Cantonment Cavalry Road Savings Bank	1,50,000	69,775	53,114	23,532	25th „	Wound up under Section 203 (3) of the Indian Companies Act of 1913
		Total, Bangalore .	*2,50,000*	*78,575*	*60,379*			
		GRAND TOTAL .	*56,50,000*	*7,79,509*	*4,50,593*			
			1916					
		PUNJAB						
1916	7th September 1912	Punjab Merchants Bank, Ludhiana . . .	5,00,000	1,81,500	19,221	...	25th June 1916	Voluntarily wound up
„	10th December 1914	New Peoples' Bank, Lahore	25,00,000	...	...	...	...	Date of final dissolution, 18th September 1916. No balance sheet filed
		Total, Punjab .	*30,00,000*	*1,81,500*	*19,221*	...		
		DELHI						
„	1st February 1881	Kayasth Mercantile Banking Company, Delhi .	1,00,000	23,460	20,355	...	23rd October 1916	Voluntary liquidation
		BOMBAY						
„	3rd December 1890	Deccan Bank, Bombay .	2,50,000	2,50,000	50,000	...	3rd May . 1916	
„	3rd September 1906	Bank of Western India, Bombay . . .	25,00,000	...	...	...	4th February 1916	Finally dissolved
„	7th September 1911	Pioneer Bank, Bombay .	50,00,000	14,29,900	2,45,096	...	7th December 1916	
„	7th November 1911	Deccan Hubli Bank, Bombay . . .	7,00,000	65,100	26,425	...	20th September 1916	
„	14th April 1913	Eastern and Western Banking Corporation, Bombay . . .	1,00,00,000	...	...	...	4th February 1916	Finally dissolved
		Total, Bombay .	*1,84,50,000*	*17,45,000*	*3,21,521*	...		

No. 14.—NAMES OF BANKS FAILED OR LIQUIDATED FROM 1913 TO 1920, WITH THE DATES OF REGISTRATION AND LIQUIDATION, AND STATISTICS OF CAPITAL AND DEPOSITS—*contd*

Year	Date of Registration	Name of Company	Capital			Amount of Deposits	Date of going into liquidation	Remarks
			Authorised	Subscribed	Paid-up			
			₹	₹	₹	₹		
			1916—*contd.*					
		UNITED PROVINCES						
1916	13th April 1908	Peoples' Industrial Bank, Allahabad . . .	5,00,000	68,570	35,015	...	14th March 1916	Voluntarily wound up
„	26th June 1912	Standard Bank of India, Meerut . . .	5,00,000	40,910	12,040	...	12th October 1916	Ditto
„	19th August 1913	Sahjanwan Trading and Banking Company, Gorakhpur . . .	20,000	...	...	...	16th March 1916	Ditto
„	10th October 1913	Agra Rohilkhand Bank, Mainpuri . . .	5,00,000	10,437	9,139	...	4th January 1917	Resolution for voluntary winding up passed on 19th November 1916
		Total, United Provinces .	*15,20,000*	*1,19,917*	*56,194*			
		MADRAS						
„	24th August 1908	Palghat Bank, Madras .	20,000	20,000	5,610	...	13th November 1916	
		GRAND TOTAL .	*2,30,90,000*	*20,89,877*	*4,22,901*			
			1917					
		BOMBAY						
1917	27th July 1912	Standard Bank, Bombay .	20,00,000	20,00,000	10,00,000	...	16th August 1917	Date of final dissolution 9th February 1918
„	13th December 1912	Cosmopolitan Bank .	20,00,000	1,05,000	1,05,000	...	6th December 1917	Date of final dissolution 6th December 1917
		Total, Bombay .	*40,00,000*	*21,05,000*	*11,05,000*			
		MADRAS						
„	4th December 1908	Sri Venkataramana Vilasa Bank . . .	19,980	14,152	1,603	...	Struck off the register under Sec. 247 (5) of the Act	Date of final dissolution 2nd July 1917
		UNITED PROVINCES						
„	27th January 1862	Bank of Upper India, Meerut . . .	20,00,000	10,00,000	10,00,000	...	2nd August 1917	Voluntarily wound up
„	27th April 1882	Kashmiri Bank, Fyzabad	1,00,000	1,00,000	1,00,000	...	11th June 1917	Wound up by order of Court
„	30th March 1895	Gorakhpur Bank, Gorakhpur . . .	5,00,000	3,00,000	3,00,000	...	13th September 1917	Ditto
„	6th November 1911	Jaunpur Bank, Jaunpur .	5,00,000	28,300	12,256	...	15th December 1917	Voluntarily wound up
		Total, United Provinces	*31,00,000*	*14,28,300*	*14,12,256*			
		PUNJAB						
„	5th September 1913	The Delhi and Punjab Bank, Lahore .	5,00,000	22,390	1,155	...	17th October 1917	Voluntarily wound up
		MYSORE						
„	17th November 1886	Chickballapur Rajadhani Bank . . .	30,000	5,900	5,900	...	25th January 1917	
		GRAND TOTAL .	*76,49,980*	*35,75,742*	*25,25,914*			

No. 14.—NAMES OF BANKS FAILED OR LIQUIDATED FROM 1913 TO 1920, WITH THE DATES OF REGISTRATION AND LIQUIDATION, AND STATISTICS OF CAPITAL AND DEPOSITS—*concluded*

Year	Date of Registration	Name of Company	Capital			Amount of Deposit	Date of going into liquidation	Remarks
			Authorised	Subscribed	Paid-up			
			₹	₹	₹	₹		
			1918					
		BOMBAY						
1918	12th August 1907	Shri Venkatesh Bank .	29,970	703	273	...	4th March 1918	
„	26th September 1903	Sholapur Bank, Sholapur .	1,00,000	93,250	20,715	...	25th November 1918	
		Total, Bombay .	*1,29,970*	*93,952*	*20,988*			
		UNITED PROVINCES						
„	28th October 1912	Hari Bank, Meerut .	1,00,000	23,600	23,600	...	5th April 1918	Voluntarily wound up
		BENGAL						
„	5th April 1910	Eastern Banking Corporation	5,00,000	5,459	4,659	...	17th August 1918	Struck off under Sec. 247
„	25th September 1912	United Bank of Commerce	2,00,00,000	2,81,510	27,080	...	14th August 1918	Do.
		Total, Bengal .	*2,05,00,000*	*2,86,969*	*31,739*			
		PUNJAB						
„	21st March 1907	Bank of Multan, Multan .	2,00,000	80,300	69,028	...	12th May 1918	Voluntarily wound up
		MYSORE						
„	8th July 1890	Gudibanda Oopparhalli Sri Hanumantarayaswami Bank . .	20,000	830	830	...	2nd November 1918	
		GRAND TOTAL .	*2,09,49,970*	*4,85,651*	*1,46,185*			
			1919					
		BOMBAY						
1919	23rd October 1912	Bombay Provincial Bank .	25,00,000	4,32,125	2,07,777	...	5th November 1919	
		PUNJAB						
„	8th October 1908	Central Brotherhood Urban Bank of India and Ceylon, Ltd., Simla .	2,50,000	1,92,560	1,92,560	...	9th November 1919	Voluntary winding up
		BENGAL						
„	25th July 1912	Bengal Credit Bank .	20,00,000	1,500	300	...	29th January 1919	
„	30th March 1914	Bengal Central Bank .	5,00,000	21,000	2,100	...	12th November 1919	Struck off under Sec. 247
		Total, Bengal .	25,00,000	22,500	2,400			
		GRAND TOTAL .	52,50,000	6,47,185	4,02,737			
			1920					
		UNITED PROVINCES						
1920	15th January 1900	Kayastha Trading and Banking Corporation, Gorakhpur.	10,00,000	7,50,000	7,07,017	..	26th July 1920	
„	29th June 1910	Kayastha Public Beneficient Bank, Meerut.	20,000	6,200	6,200	...	13th October 1920	Struck off
„	18th May 1888	Jwala Prakash Meerut Bank, Meerut . .	20,000	11,500	11,500	...	11th March 1920.	Voluntary winding up
		Total .	10,40,000	7,67,700	7,24,717			

No. 15.—TOTAL AMOUNT OF CHEQUES CLEARED FROM CLEARING HOUSES IN EACH YEAR FROM 1907 TO 1920

	Calcutta	Bombay	Madras	Karachi	Rangoon	Total
	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)
1907	2,24,44	1,26,45	15,48	5,30	(a)	3,71,67
1908	2,12,81	1,25,85	17,54	6,43	(a)	3,62,63
1909	1,97,76	1,43,75	19,48	7,02	(a)	3,68,01
1910	2,22,38	1,66,52	21,15	7,53	47,65	4,65,23
1911	2,57,63	1,76,05	20,99	7,50	53,99	5,16,16
1912	2,88,31	2,05,56	21,37	11,46	60,43	5,87,13
1913	3,33,02	2,19,30	23,56	12,49	61,98	6,50,35
1914	2,80,31	1,73,03	21,36	13,14	49,89	5,37,73
1915	3,22,67	1,66,88	19,22	13,66	40,69	5,63,12
1916	4,80,17	2,40,51	24,95	15,03	48,53	8,09,19
1917	4,71,93	3,36,54	22,84	20,27	49,66	9,01,24
1918	7,44,17	5,33,62	24,56	24,29	69,27	13,95,91
1919	9,02,49	7,58,32	30,13	22,19	88,37	18,01,50
1920	15,33,89	13,93,94	77,17	31,88	1,07,79	31,44,67

(a) Information not available

APPENDIX I

Banks and their Branches and Agencies in the Principal Towns of India

Town	Province	Name of Bank	
A			
Abbottabad	N.-W. Frontier Province	Alliance Bank of Simla	...
Agra	United Provinces	Agra Bank	Head Office.
,,	,, ,,	Alliance Bank of Simla	...
,,	,, ,,	Bank of Bengal	...
,,	,, ,,	Bhargava Commercial Bank	...
,,	,, ,,	Benares Bank	...
,,	,, ,,	Industrial and Exchange Bank of India	...
Ahmedabad	Bombay	Bank of Baroda	...
,,	,,	Bank of Bombay	Two branches.
,,	,,	Bank of India	...
,,	,,	Industrial and Exchange Bank of India	...
,,	,,	Industrial Bank of Western India	Head Office and one branch.
,,	,,	Industrial and Exchange Bank of India	...
Ajmer	Ajmer-Merwara	Alliance Bank of Simla	...
,,	,, ,,	Industrial and Exchange Bank of India	...
Akola	Central Provinces	Bank of Bombay	...
Akyab	Lower Burma	Bank of Bengal	...
Allahabad	United Provinces	Allahabad Bank	Head Office and one branch.
,,	,, ,,	Allahabad Trading, and Banking Corporation	Head Office.
,,	,, ,,	Allahabad Union Bank	Head Office.
,,	,, ,,	Alliance Bank of Simla	...
,,	,, ,,	Bank of Bengal	...
,,	,, ,,	Benares Bank	...
,,	,, ,,	Industrial and Exchange Bank of India	...
Alleppey	Travancore, Madras	Bank of Madras	...
,,	,, ,,	Nedungudi Bank	...
Ambala	Punjab	Alliance Bank of Simla	...
,,	,,	Bank of Northern India	...
,,	,,	Industrial and Exchange Bank of India	...
,,	,,	Punjab National Bank	...
,,	,,	Simla Banking and Industrial Company	Two branches.
Amraoti	Berar	Bank of Berar	Head Office.
,,	,,	Bank of Bombay	...
Amreli	Baroda	Bank of Baroda	...
Amritsar	Punjab	Allahabad Bank	...
,,	,,	Alliance Bank of Simla	...
,,	,,	Benares Bank	...
,,	,,	Central Bank of India	...
,,	,,	Chartered Bank of India, Australia, and China	...
,,	,,	Industrial and Exchange Bank of India	...
,,	,,	National Bank of India	...
,,	,,	Punjab National Bank	...
,,	,,	Punjab and Sind Bank	Head Office.
B			
Badagara	Madras	Nedungudi Bank	...
Bangalore	Mysore	Bangalore Bank	Head Office.
,,	,,	Bangalore Cantonment Ramavilasa Bank	Head Office.
,,	,,	Bangalore Mercantile Bank	Head Office.
,,	,,	Bank of Madras	...
,,	,,	Bank of Mysore	Head Office
Bankipore	Bihar and Orissa	Bank of Behar	Head Office.
,,	,, ,,	Benares Bank	...
Bannu	N.-W. Frontier Province	Frontier Bank	...
,,	,, ,,	Industrial and Exchange Bank of India	...
,,	,, ,,	Lyallpur Bank	...
Bareilly	United Provinces	Allahabad Bank	...
,,	,, ,,	Alliance Bank of Simla	...
,,	,, ,,	Benares Bank	...
Barnagar	Central India	Alliance Bank of Simla	...
Baroda	Baroda	Bank of Baroda	Head Office.
Bassein	Burma	Tata Industrial Bank	...
Basti	United Provinces	The Muffassil Bank	...
Belgaum	Bombay	Poona Bank	...
Bellary	Madras	Bank of Madras	...
Benares	United Provinces	Allahabad Bank	...
,,	,, ,,	Bank of Bengal	...
,,	,, ,,	Bank of Bihar	...
,,	,, ,,	Benares Bank	Head Office.
,,	,, ,,	Industrial and Exchange Bank of India.	...
Bezwada	Madras	Bank of Madras	...
Bhagalpur	Bihar and Orissa	Benares Bank	...
Bhera	Punjab	Industrial and Exchange Bank of India	...
,,	,,	Lyallpur Bank	...
,,	,,	Punjab and Kashmir Bank	...

APPENDIX I—*continued*

Banks and their Branches and Agencies in the Principal Towns of India—continued

Town	Province	Name of Bank	
Bhilsa	Central India	Alliance Bank of Simla	...
Bhind	,,	,,	...
Bhopal	Central India	Bharat National Bank	...
,,	,,	Alliance Bank of Simla	...
Bimlipatam	Madras	Bank of Madras	...
Bombay	Bombay	Allahabad Bank	...
,,	,,	Alliance Bank of Simla	...
,,	,,	Banco Nacional Ultramarino	...
,,	,,	Bank of Bengal	...
,,	,,	Bank of Bombay	Head Office and three branches.
,,	,,	Bank of Baroda	...
,,	,,	Bank of India	Head Office.
,,	,,	Bank of Taiwan	...
,,	,,	Benares Bank	...
,,	,,	Bombay Merchants' Bank	Head Office and one branch.
,,	,,	Bank of Morvi	Head Office.
,,	,,	Central Bank of India	Head Office and three branches.
,,	,,	Chartered Bank of India, Australia, and China	...
,,	,,	Comptoir National d'Escompte de Paris	...
,,	,,	Cox and Company	...
,,	,,	Eastern Bank	...
,,	,,	Hongkong & Shanghai Banking Corporation	...
,,	,,	Imperial Bank of Persia	...
,,	,,	Industrial and Exchange Bank of India	Head Office.
,,	,,	Industrial Bank of Western India	...
,,	,,	International Banking Corporation	...
,,	,,	Karachi Bank	...
,,	,,	Mercantile Bank of India	...
,,	,,	National Bank of India	...
,,	,,	National Bank of South Africa	...
,,	,,	P. & O. Banking Corporation	...
,,	,,	Punjab National Bank	...
,,	,,	Russo-Asiatic Bank	...
,,	,,	Sumitomo Bank	...
,,	,,	Tata Industrial Bank	Head Office and three branches.
,,	,,	Union Bank of India	Head Office and two branches.
,,	,,	Yokohama Specie Bank	...
Broach	,,	Bank of Bombay	...
C			
Calcutta	Bengal	Allahabad Bank	...
,,	,,	Alliance Bank of Simla	...
,,	,,	Bank of Bengal	Head Office and three branches.
,,	,,	Benares Bank	...
,,	,,	Bengal National Bank	Head Office.
,,	,,	Bhowanipore Banking Corporation	Head Office.
,,	,,	Calcutta Industrial Bank	Head Office.
,,	,,	Central Bank of India	...
,,	,,	Chartered Bank of India, Australia, and China	...
,,	,,	Co-operative Hindusthan Bank	Head Office.
,,	,,	Cox and Company	...
,,	,,	Eastern Bank	...
,,	,,	Hongkong and Shanghai Banking Corporation	...
,,	,,	Indian Industrial Bank	Head Office.
,,	,,	Industrial and Exchange Bank of India	...
,,	,,	International Banking Corporation	...
,,	,,	Karnani Industrial Bank	Head Office.
,,	,,	Mercantile Bank of India	...
,,	,,	National Bank of India	...
,,	,,	P. & O. Banking Corporation	...
,,	,,	Punjab National Bank	...
,,	,,	Tata Industrial Bank	Two branches.
,,	,,	Yokohama Specie Bank	...
Calicut	Madras	Bank of Madras	...
,,	,,	Calicut Bank	Head Office.
,,	,,	Nedungudi Bank	Head Office and one branch.
Cannanore	,,	Malabar Bank	Ditto.
Cawnpore	United Provinces	Allahabad Bank	Two branches.
,,	,, ,,	Alliance Bank of Simla	...
,,	,, ,,	Bank of Bengal	...
,,	,, ,,	Benares Bank	...
,,	,, ,,	Industrial and Exchange Bank of India	...
,,	,, ,,	National Bank of India	...

APPENDIX I—*continued*

Banks and their Branches and Agencies in the Principal Towns of India—continued

Town	Province	Name of Bank	
Cawnpore	United Provinces	Oudh Commercial Bank	...
,,	,, ,,	Punjab National Bank	...
,,	,, ,,	Tata Industrial Bank	...
Chakwal	Punjab	Punjab and Kashmir Bank	...
Chandausi	United Provinces	Allahabad Bank	...
,,	,, ,,	Benares Bank	...
,,	,, ,,	Tata Industrial Bank	...
Chandpore	Bengal	Bank of Bengal (Pay Office)	...
Channapatna	Mysore	Bank of Mysore	...
Chapra	Bihar and Orissa	Bank of Behar	...
Chickmugalur	Mysore	Bank of Mysore	...
Chiniot	Punjab	Lyallpur Bank	...
Chittagong	Bengal	Bank of Bengal	...
,,	Bengal	Mohalaxmi Bank	Head Office.
,,	,,	National Bank of India	...
Chowghat	Madras	Nedungadi Bank	...
Cocanada	Madras	Bank of Madras	...
Cochin	,,	Bank of Madras	...
,,	,,	Calicut Bank	...
,,	,,	Indian Bank	...
,,	,,	National Bank of India	...
,,	,,	Nedungadi Bank	...
Coimbatore	,,	Coimbatore Annupparpalayam Bank	Head Office.
,,	,,	Bank of Madras	...
,,	,,	Coimbatore Bazar Bank	Head Office.
,,	,,	Coimbatore City Bank	Head Office.
,,	,,	Coimbatore Mercantile Bank	Head Office.
,,	,,	Coimbatore Town Bank	Head Office.
,,	,,	Coimbatore Sabapathi Bank	Head Office.
D			
Dabhoi	Baroda	Bank of Baroda	...
Dacca	Bengal	Bank of Bengal	...
,,	,,	Bank of Dacca	Head Office.
Dalhousie	Punjab	Alliance Bank of Simla	...
Daltongonj	Bihar and Orissa	Chota Nagpur Banking Association	...
Darjeeling	Bengal	Alliance Bank of Simla	...
,,	,,	Benares Bank	...
Davangere	Mysore	Bank of Mysore	...
Dehra Dun	United Provinces	Alliance Bank of Simla	...
,,	,, ,,	Allahabad Bank	...
Dehra Ismail Khan	N.-W. Frontier Province	Frontier Bank	Head Office.
,, ,,	,, ,,	Lyallpur Bank	Head Office and one branch.
,, ,,	,, ,,	Punjab National Bank	...
Delhi	Delhi	Allahabad Bank	...
,,	,,	Alliance Bank of Simla	Three branches.
,,	,,	Bank of Bengal	...
,,	,,	Bank of Northern India	...
,,	,,	Benares Bank	...
,,	,,	Bharat National Bank	Head Office.
,,	,,	Chartered Bank of India, Australia, and China	...
,,	,,	Industrial and Exchange Bank of India	...
,,	,,	Mercantile Bank of India	...
,,	,,	National Bank of India	...
,,	,,	Punjab National Bank	...
Dhanbad	Bihar and Orissa	Chota Nagpur Banking Association	...
Dharwar	Bombay	Dharwar Bank	Head Office.
Durbhanga	Bihar and Orissa	Darbhanga Bank	Head Office.
E			
Ernakulam	Madras	Nedungadi Bank	...
Erode	,,	Bank of Madras	...
,,	,,	Erode Bank	Head Office.
F			
Faridpur	Bengal	Faridpur Bank	Head Office.
,,	,,	Madaripur Bank	Head Office.
Ferozepore	Punjab	Alliance Bank of Simla	...
,,	,,	Industrial and Exchange Bank of India	...
,,	,,	Punjab National Bank	...
Fyzabad	United Provinces	Ajodhia Bank	Head Office.
,,	,, ,,	Allahabad Bank	...
,,	,, ,,	Benares Bank	...
,,	,, ,,	Oudh Commercial Bank	Head Office.

APPENDIX I—*continued*

Banks and their Branches and Agencies in the Principal Towns of India—continued

Town	Province	Name of Bank	
G			
Giridih	Bihar and Orissa	Chota Nagpur Banking Association	...
Gojra	Punjab	Punjab National Bank	...
Gorakhpur	United Provinces	Mufassil Bank	Head Office.
,,	,,	Allahabad Bank	...
Gujranwala	Punjab	Industrial and Exchange Bank of India	...
,,	,,	Punjab National Bank	...
,,	,,	Punjab and Sind Bank	...
Gujrat	Bombay	Industrial and Exchange Bank of India	...
,,	Punjab	Lyallpur Bank	...
Gulmarg	Kashmir	Alliance Bank of Simla	...
Guntur	Madras	Bank of Madras	...
Gwalior	Central India	Alliance Bank of Simla	...
,,	,,	Industrial and Exchange Bank of India	...
Gya	Bihar and Orissa	Bank of Behar	...
H			
Hapur	United Provinces	Byopar Sahayak Bank	...
,,	,, ,,	Punjab National Bank	...
Hathras	,, ,,	Allahabad Bank	...
,,	,, ,,	Benares Bank	...
,,	,, ,,	Tata Industrial Bank	...
Hazaribagh	Bihar and Orissa	Hazaribagh Bank	Head Office.
,,	,, ,,	Chota Nagpur Banking Association	Head Office.
Hoshiarpur	Punjab	Punjab National Bank	...
,,	,,	Bari Doab Bank	...
,,	,,	Simla Banking and Industrial Company	...
Howrah	Bengal	Mercantile Bank of India	...
Hubli	Bombay	Poona Bank	...
,,	,,	Dharwar Bank	...
Hyderabad (Deccan)	Hyderabad	Bank of Bengal	...
,,	,,	Tata Industrial Bank	...
Hyderabad (Sind)	Sind	Bank of Bombay	...
,,	,,	Karachi Bank	...
,,	,,	Punjab National Bank	...
I			
Indore	Central India	Bank of Bombay	...
J			
Jalgaon	Bombay	Bank of Bombay	...
Jalpaiguri	Bengal	Bank of Bengal	...
,,	,,	Jalpaiguri Banking and Trading Corporation.	Head Office.
Jammu	Kashmir	Bharat National Bank	...
,,	,,	Industrial and Exchange Bank of India	...
,,	,,	Punjab National Bank	...
Jessore	Bengal	Jessore United Bank	Head Office.
Jhansi	United Provinces	Allahabad Bank	...
,,	,,	Benares Bank	...
Jharia	Bihar and Orissa	Central Bank of India	...
,,	,, ,,	Industrial and Exchange Bank of India	...
Jhelum	Punjab	Punjab National Bank	...
,,	,,	Industrial and Exchange Bank of India	...
,,	,,	Punjab and Kashmir Bank	...
Jhang	,,	Lyallpur Bank	...
Jubbulpore	Central Provinces	Allahabad Bank	...
,,	,,	Benares Bank	...
,,	,,	Bhargava Commercial Bank	Head Office.
,,	,,	Industrial and Exchange Bank of India	...
Jullunder	Punjab	Alliance Bank of Simla	...
,,	,,	Industrial and Exchange Bank of India	...
,,	,,	Punjab National Bank	...
K			
Karachi	Sind	Alliance Bank of Simla	...
,,	,,	Bank of Bombay	...
,,	,,	Central Bank of India	...
,,	,,	Chartered Bank of India, Australia, and China	...
,,	,,	Cox and Company	...
,,	,,	Industrial and Exchange Bank of India	...
,,	,,	Karachi Bank	Head Office.
,,	,,	Mercantile Bank of India	...

APPENDIX I—*continued*

Banks and their Branches and Agencies in the Principal Towns of India—continued

Town	Province	Name of Bank	
Karachi	Sind	National Bank of India	...
,,	,,	P. & O. Banking Corporation	...
,,	,,	Punjab National Bank	...
Kasauli	Punjab	Alliance Bank of Simla	...
Kasur	,,	Punjab National Bank	...
,,	,,	Industrial and Exchange Bank of India	...
Khandwa	Central Provinces	Nimar District Central Bank	Head Office.
Kolhapur	Bombay	Poona Bank	...
Kumbakonam	Madras	Kumbakonam Bank	Head Office.
,,	,,	Union Bank	Head Office.
L			
Lahore	Punjab	Alliance Bank of Simla	Two branches.
,,	,,	Bank of Bengal	...
,,	,,	Bank of Northern India	...
,,	,,	Bari Doab Bank	...
,,	,,	Benares Bank	...
,,	,,	Central Bank of India	...
,,	,,	Frontier Bank	...
,,	,,	Industrial and Exchange Bank of India	...
,,	,,	Jain Bank of India	Head Office.
,,	,,	Muslim Bank of India	Head Office.
,,	,,	National Bank of India	...
,,	,,	Punjab National Bank	Head Office and one branch.
,,	,,	Punjab and Sind Bank	...
,,	,,	Simla Banking and Industrial Company	...
Lakke	N.-W. Frontier Province	Frontier Bank	...
Larkana	Sind	Karachi Bank	...
Lucknow	United Provinces	Allahabad Bank	Three branches.
,,	,, ,,	Alliance Bank of Simla	Two branches.
,,	,, ,,	Bank of Bengal	...
,,	,, ,,	Benares Bank	...
,,	,, ,,	Industrial and Exchange Bank of India	...
,,	,, ,,	National Bank of Upper India	Head Office.
,,	,, ,,	Oudh Commercial Bank	...
,,	,, ,,	Tata Industrial Bank	Two branches.
Ludhiana	Punjab	Punjab National Bank	...
,,	,,	Industrial and Exchange Bank of India	...
,,	,,	Simla Banking and Industrial Company	...
Lyallpur	,,	Allahabad Bank	...
,,	,,	Alliance Bank of Simla	...
,,	,,	Central Bank of India	...
,,	,,	Colony Bank	Head Office.
,,	,,	Industrial and Exchange Bank of India	...
,,	,,	Lyallpur Bank	...
,,	,,	Punjab National Bank	...
,,	,,	Punjab and Sind Bank	...
M			
Madras	Madras	Bank of Madras	Head Office and one branch.
,,	,,	Benares Bank	...
,,	,,	Chartered Bank of India, Australia, and China	...
,,	,,	Indian Bank	Head Office and three branches.
,,	,,	Mercantile Bank of India	...
,,	,,	National Bank of India	...
,,	,,	P. & O. Banking Corporation	...
,,	,,	Tata Industrial Bank	...
Madura	,,	Bank of Madras	...
,,	,,	Indian Bank	...
Mandalay	Upper Burma	National Bank of India	...
Mangalore	Madras	Bank of Madras	...
,,	,,	Canara Bank	Head Office.
,,	,,	Nedungadi Bank	...
Masulipatam	,,	Bank of Madras	...
Meerut	United Provinces	Allahabad Bank	...
,,	,, ,,	Alliance Bank of Simla	Two branches.
,,	,, ,,	Benares Bank	...
,,	,, ,,	Byopar Sahayak Bank	Head Office.
,,	,, ,,	Industrial and Exchange Bank of India	...
,,	,, ,,	Meerut Bank	Head Office.
Mehsana	Baroda	Bank of Baroda	...
Mettupalayam	Madras	Mettupalayam Town Bank	Head Office.
Midnapur	Bengal	Midnapur Central Co-operative Bank	Head Office.
Montgomery	Punjab	Punjab National Bank	...

APPENDIX I—*continued*

Banks and their Branches and Agencies in the Principal Towns of India—continued

Town	Province	Name of Bank	
Moradabad	United Provinces	Allahabad Bank	...
,,	,,	Benares Bank	...
Morena	Central India	Alliance Bank of Simla	...
Moulmein	Lower Burma	Bank of Bengal	...
Mullasherry	Madras	Calicut Bank	...
Multan	Punjab	Alliance Bank of Simla	...
,,	,,	Industrial and Exchange Bank of India	...
,,	,,	Punjab National Bank	...
Murree	Punjab	Alliance Bank of Simla	...
,,	,,	Bank of Northern India	...
,,	,,	Cox and Company	...
Mussooree	United Provinces	Allahabad Bank	...
,,	,, ,,	Alliance Bank of Simla	...
,,	,, ,,	Benares Bank	...
Muttra	,, ,,	Allahabad Bank	...
Muzaffarpur	Bihar and Orissa	Benares Bank	...
Mymensingh	Bengal	Bank of Dacca	...
Mysore	Mysore	Bank of Mysore	...
N			
Nagpur	Central Provinces	Allahabad Bank	...
,,	,, ,,	Bank of Bengal	...
,,	,, ,,	Industrial and Exchange Bank of India	...
Naini Tal	United Provinces	Allahabad Bank	...
,,	,, ,,	Alliance Bank of Simla	...
,,	,, ,,	Benares Bank	...
Naogaon	Bengal	Naogaon Union Bank	Head Office.
Narayanganj	,,	Bank of Bengal	...
,,	,,	Bank of Dacca	...
Narsapur	Madras	Bank of Madras	...
Natore	Bengal	Natore City Bank	Head Office.
,,	,,	Natore United Bank	Head Office.
Navsari	Baroda	Bank of Baroda	...
Negapatam	Madras	Bank of Madras	...
Nowshera	N.-W. Frontier Province	Alliance Bank of Simla	...
O			
Ootacamund	Madras	Bank of Madras	...
Ottapalam	,,	Nedangudi Bank	...
Ooregam	Mysore	Bank of Mysore	...
P			
Palghat	Madras	Nedangudi Bank	...
Parbhani	Hyderabad	Bank of Bengal (Pay Office)	...
Patiala	Punjab	Bharat National Bank	...
,,	,,	Punjab National Bank	...
Patan	Baroda	Bank of Baroda	...
Patna	Bihar and Orissa	Allahabad Bank	...
,,	,, ,, ,,	Bank of Bengal	...
,,	,, ,, ,,	Bank of Behar	...
,,	,, ,, ,,	Benares Bank	...
Peshawar	N.-W. Frontier Province	Alliance Bank of Simla	Two branches.
,,	,, ,, ,,	Industrial and Exchange Bank of India	...
,,	,, ,, ,,	Punjab National Bank	...
Petlad	Baroda	Bank of Baroda	...
Poona	Bombay	Bank of Bombay	...
,,	,,	Industrial and Exchange Bank of India	...
,,	,,	Poona Bank	Head Office.
,,	,,	Poona Mercantile Bank	Head Office.
Purulia	Bihar and Orissa	Chota Nagpur Banking Association	...
Q			
Quetta	Baluchistan	Alliance Bank of Simla	...
,,	,,	Bank of Bombay	...
,,	,,	Industrial and Exchange Bank of India	...
,,	,,	Punjab National Bank	...
R			
Rae Bareli	United Provinces	Allahabad Bank	...
Rajahmundry	Madras	Bank of Madras	...
Rajshahi	Bengal	Rajshahi Lakshmi Bank	Head Office.
,,	,,	Rajshaye Peoples' Bank	Head Office.

APPENDIX I—*continued*

Banks and their Branches and Agencies in the Principal Towns of India—continued

Town	Province	Name of Bank	
Rajkote	Bombay	Bank of Bombay	...
,,	,,	Industrial and Exchange Bank of India	...
Ranchi	Bihar and Orissa	Chota Nagpur Banking Association	...
Rangoon	Burma	Alliance Bank of Simla	...
,,	,,	Bank of Bengal	...
,,	,,	Chartered Bank of India, Australia and China	...
,,	,,	Hongkong and Shanghai Banking Corporation.	...
,,	,,	Industrial and Exchange Bank of India	...
,,	,,	International Banking Corporation	...
,,	,,	Mercantile Bank of India	...
,,	,,	National Bank of India	...
,,	,,	Tata Industrial Bank	...
,,	,,	Yokohama Specie Bank	...
Rangpur	Bengal	Gaibanda Bank	Head Office.
,,	,,	North Bengal Bank	Head Office.
,,	,,	North Bengal Industrial Bank	Head Office.
,,	,,	Rangpur Bank	Head Office.
,,	,,	Zamindars Bank	Head Office
Rawalpindi	Punjab	Alliance Bank of Simla	...
,,	,,	Bank of Northern India	Head Office and one branch
,,	,,	Cox and Company	...
,,	,,	Industrial and Exchange Bank of India	...
,,	,,	Punjab National Bank	...
,,	,,	Punjab and Sind Bank	...
,,	,,	Punjab and Kashmir Bank	Head Office.
S			
Sagar	Mysore	Bank of Mysore	...
Saidpur	Bengal	Saidpur Commercial Bank	Head Office.
Saharanpur	United Provinces	Alliance Bank of Simla	...
,,	,, ,,	Benaras Bank	...
,,	,,	Industrial and Exchange Bank of India	...
Salem	Madras	Bank of Madras	...
,,	,,	Salem Town Bank	Head Office.
Sargodha	Punjab	Punjab National Bank	...
Sassaram	Bihar and Orissa	Bank of Behar	...
Secunderabad	Hyderabad	Bank of Bengal	...
Serajganj	Bengal	Bank of Bengal (Pay Office)	...
Shillong	Assam	Assam Industrial Bank	Head Office.
Shimoga	Mysore	Bank of Mysore	...
Sholapur	Bombay	Bank of Bombay	...
Shujalpur	Central India	Alliance Bank of Simla	...
Sialkot	Punjab	Alliance Bank of Simla	...
,,	,,	Bharat National Bank	...
,,	,,	Industrial and Exchange Bank of India	...
,,	,,	Punjab National Bank	...
Simla	,,	Alliance Bank of Simla	Head Office and two branches.
,,	,,	Bank of Bengal	...
,,	,,	Benares Bank	...
,,	,,	Simla Banking and Industrial Company	Head Office.
Sipri	Central India	Alliance Bank of Simla	...
Sitapur	United Provinces	Allahabad Bank	...
Srinagar	Kashmir	Alliance Bank of Simla	...
,,	,,	Bharat National Bank	...
,,	,,	Cox and Company	...
,,	,,	Industrial and Exchange Bank of India	...
,,	,,	Punjab National Bank	...
Sukkur	Sind	Bank of Bombay	...
Surat	Bombay	Bank of Baroda	...
,,	,,	Bank of Bombay	...
,,	,,	Industrial and Exchange Bank of India	...
,,	,,	Bank of Morvi	...
T			
Tanjore	Madras	The Merchants' Bank	Head Office.
Tavoy	Lower Burma	Chartered Bank of India, Australia and China	...
Tehri	United Provinces	Bank of Garhwal	Head Office.
Tellicherry	Madras	Bank of Madras	...
,,	,,	Calicut Bank	...
,,	,,	Tellicherry Bank	Head Office.
Tezpur	Assam	Tezpur Industrial Bank	Head Office.
Tinnevelly	Madras	South India Bank	Head Office.
,,	,,	Tinnevelly Bank	Head Office.
Tiptur	,,	Bank of Mysore	...
Tirur	,,	Nedangudi Bank	...

APPENDIX I—*concluded*

Banks and their Branches and Agencies in the Principal Towns of India—concluded

Town	Province	Name of Bank	
Tonk	N.-W. Frontier Province	Frontier Bank	...
Trichinopoly	Madras	Bank of Madras	...
,,	,,	Trichinopoly Hindu Savings Bank	Head Office.
,,	,,	Trichinopoly National Bank	Head Office.
Trichur	,,	Nedangudi Bank	...
Trivandrum	,,	Bank of Madras	...
Tumkur	Mysore	Bank of Mysore	...
Tuticorin	Madras	Bank of Madras	...
,,	,,	National Bank of India	...
,,	,,	South India Bank	...
U			
Ujjain	Central India	Alliance Bank of Simla	...
V			
Vellore	Madras	Vellore Commercial Bank	Head Office.
,,	,,	Vellore Mercantile Bank	Head Office.
Vizianagram	,,	Bank of Madras	...
W			
Wazirabad	Punjab	Bharat National Bank	...
,,	,,	Industrial and Exchange Bank of India	...
,,	,,	Punjab and Kashmir Bank	...
Woriur	Madras	Woriur Commercial Bank	Head Office.

APPENDIX II.

Names of London Offices, Agents or Correspondents of certain Banks and Firms (doing banking business) in India.

Name of Bank	London Office, Agent or Correspondent	Address
Presidency Banks.		
Bank of Bengal	Bank of England	Threadneedle Street, E. C. 2.
	Coutts & Co.	440, Strand, W. C. 2.
	Lloyds Bank	71, Lombard Street, E. C. 3.
	Samuel Montagu & Co.	60, Old Broad Street, E. C. 2.
Bank of Bombay	Coutts & Co.	440, Strand, W. C. 2.
	Samuel Montagu & Co.	60, Old Broad Street, E. C. 2.
Bank of Madras	Bank of England	Threadneedle Street, E. C. 2.
	National Provincial & Union Bank of England	15, Bishops Gate, E. C. 2.
	Samuel Montagu & Co.	60, Old Broad Street, E. C. 2.
Other Banks and kindred Firms.		
Alliance Bank of Simla	Boulton Brothers & Co.	39, Old Broad Street, E. C. 2.
	London County, Westminster and Parrs Bank	Bartholomew Lane, E. C.
	Barclays Bank	170, Fenchurch Street, E. C.
Tata Industrial Bank	London Office	9, Bishops Gate, E. C.
	Lloyd's Bank	72, Lombard Street, E. C.
Allahabad Bank	National Provincial & Union Bank of England	15, Bishops Gate, E. C. 2.
	Samuel Montagu & Co.	60, Old Broad Street, E. C. 2.
Central Bank of India	London Joint City & Midland Bank	5, Threadneedle Street, E. C. 2.
Bank of Baroda	Eastern Bank	4, Crosby Sq., E. C. 3.
Bank of Mysore	Ditto	Ditto.
Grindlay & Co.	London Office	54, Parliament Street.
Thomas Cook & Son	Ditto	Ludgate Circus, E. C. 4.
King Hamilton & Co. (Calcutta)	Henry S. King & Co.	65, Cornhill, E. C. 3.
King, King & Co. (Bombay)		
Exchange Banks.		
Eastern Bank	London Office	4, Crosby Sq., E. C. 3.
Cox & Co.	Ditto	16, Charing Cross, S. W. 1.
Mercantile Bank of India	Ditto	15, Grace Church Street, E. C. 3.
Chartered Bank of India, Australia and China.	Ditto	38, Bishops Gate, E. C. 2.
National Bank of India	Ditto	26, Bishops Gate, E. C. 2.
Hongkong and Shanghai Banking Corporation.	Ditto	9, Grace Church Street, E. C. 3.
Yokohama Specie Bank	Ditto	7, Bishops Gate, E. C. 2.
Bank of Taiwan	Ditto	58, Old Broad Street, E. C. 2.
Comptoir National d'Escompte de Paris.	Ditto	8-13, King William Street, E. C. 4.
Russo-Asiatic Bank	Ditto	64, Old Broad Street, E. C. 2.
International Banking Corporation	Ditto	36, Bishops Gate, E. C. 2.
Imperial Bank of Persia	Ditto	25, Abchurch Lane, E. C. 4.
National Bank of South Africa	Ditto	Circus Place, London Wall, E. C. 2.
Banco Nacional Ultramarino	Ditto	276, Throgmorton Street, E. C. 2.
P. & O. Banking Corporation	Ditto	122, Leadenhall Street, E. C.

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SGPI—S16—251 DSI—25-1-22—600

EIGHTH ISSUE

COMMERCIAL INTELLIGENCE DEPARTMENT, INDIA

STATISTICAL TABLES

RELATING TO

BANKS IN INDIA

1921

Published by order of the Governor-General in Council

CALCUTTA
SUPERINTENDENT GOVERNMENT PRINTING, INDIA
1923

No. 1699] Price Rs. 2

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Prefatory Note

The following short note explains some of the more important statistics in the appended tables. An account of the monetary position in India will be found in the Annual Report of the Controller of the Currency for the year 1921-22.

2. The banks dealt with in these tables are classified into (1) the Imperial Bank of India * in which the old Presidency Banks, *i.e.*, the Bank of Bengal, the Bank of Bombay, and the Bank of Madras, have been merged, (2) the Exchange Banks whose head offices are located outside India, and (3) the Indian Joint Stock Banks, registered under the Indian Companies Act, whose head offices are located in India.

3. Presidency Banks and the Imperial Bank of India (tables 1, 8, 9, 10 and 11).—An examination of the statements of accounts of the Presidency Banks and the Imperial Bank of India reveals the fact that both Government or public and private deposits in 1921 decreased. Cash balances were also less than in 1920. The table below summarises the capital, reserves, deposits, and cash balances of the three Presidency Banks regarded as one bank up to the year 1920 and of the Imperial Bank of India in 1921 :—

31st December	Capital	Reserve and Rest	Government or public Deposits	Private Deposits	Proportion per cent of Government deposits (column 3) to		Cash balances
					Total capital and deposits (columns 1 to 4)	Private deposits (column 4)	
	1	2	3	4	5	6	7
	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	per cent	per cent	₹(1,000)
1913 (pre-war year)	3,75,00	3,73,07	5,88,66	36,48,50	11·8	16·1	15,37,75
1914 . . .	3,75,00	3,89,17	5,61,52	40,04,08	10·5	14·0	20,83,92
1915 . . .	3,75,00	3,72,50	4,88,67	38,61,19	9·6	12·7	14,65,24
1916 . . .	3,75,00	3,60,99	5,20,58	44,70,87	9·1	11·6	17,27,25
1917 . . .	3,75,00	3,67,52	7,71,28	67,71,74	9·3	11·4	33,77,31
1918 . .	3,75,00	3,44,58	8,64,28	50,97,75	12·8	16·9	17,07,62
1919 . . .	3,75,00	3,57,81	7,72,24	68,21,37	9·3	11·3	23,62,93
1920 . . .	3,75,00	3,77,79	9,02,63	78,01,90	9·5	11·6	26,03,34
1921* . . .	5,62,24	4,14,54	6,80,01	65,77,99	8·3	10·3	13,60,23

4. Exchange Banks (tables 2, 6, and 13).—The aggregate paid-up capital and reserves of the seventeen Exchange Banks doing business in India in 1921 amounted to about £112 millions, while their deposits and cash balances in India only were £75 millions and about £24 millions, respectively. The position in 1921, as compared with 1920, the war period and the pre-war year 1913, was as follows :—

	Number of Banks.	Capital, reserve and rest	Deposits in India †	Cash balances in India †
		£(1,000)	£(1,000)	£(1,000)
1913 (pre-war year)	12	37,825	31,035	5,882
1914	11(*a*)	36,972	30,148	8,394
1915	11	36,793	33,546	7,601
1916	10(*b*)	37,931	38,039	10,140
1917	9(*c*)	32,682	53,375	33,744
1918	10(*d*)	39,449	61,856	15,175
1919	11(*e*)	53,070	74,359	29,983
1920	15(*f*)	90,217	74,807	25,175
1921	17(*g*)	111,632	75,196	23,567

* The three Presidency Banks of Bengal, Bombay, and Madras were amalgamated and formed into the Imperial Bank of India with effect from 27th January, 1921, under the Imperial Bank of India Act, XLVII of 1920.

† Deposits and cash balances in India converted into sterling at the rate of ₹10=£1

(*a*) Excluding the Deutsch-Asiatische Bank which went into liquidation after the outbreak of war.

(*b*) Excluding the Delhi and London Bank which was amalgamated with the Alliance Bank of Simla (which is an Indian Joint Stock Bank and included in Table 3).

(*c*) Excluding the Russo-Asiatic Bank, information not being available.

(*d*) Including the Bank of Taiwan which opened a branch in India.

(*e*) Including the Sumitomo Bank which has a branch in India.

(*f*) Including the Imperial Bank of Persia, the National Bank of South Africa, P. & O. Banking Corporation and the Banco Nacional Ultramarino.

(*g*) Including the Nederlandsche Handel-Maat Sc. happij and Nederlandsche Indische Handelsbank.

In table 6 the returns of Exchange Banks have been classified into two groups, namely, (1) banks doing a considerable portion of their business in India, and (2) banks which are agencies of large banking corporations doing a major portion of their business abroad. It will be seen that the deposits *in India* of the first group were in 1921 over three times those of the second group.

5. Indian Joint Stock Banks (tables 3, 7, and 14).—The tables in this volume deal with 65 banks, having a minimum paid-up capital and reserve of one lakh of rupees, from which returns have been received. These banks have over 300 branches and agencies chiefly scattered throughout the North-West of India, especially in the Punjab and the United Provinces. The banks are sub-divided into two classes, namely, (1) those with a paid-up capital and reserve of ₹5 lakhs and over, and (2) the more or less pigmy banks with a paid-up capital and reserve between one lakh and less than ₹5 lakhs. The aggregate paid-up capital and reserves of these 65 banks in 1921 amounted to ₹13,40 lakhs, the deposits to ₹80,16 lakhs, and cash balances to ₹16,09 lakhs, as stated below :—

	Class I.				Class II.			
	Number of banks	Capital and reserves	Deposits	Cash balances	Number of banks	Capital and reserves	Deposits	Cash balances
		₹ (lakhs)	₹ (lakhs)	₹ (lakhs)		₹ (lakhs)	₹ (lakhs)	₹ (lakhs)
1913 (pre-war year)	18	3,64	22,59	4,00	23	50	1,51	25
1914 . . .	17	3,93	17,11	3,53	25	55	1,26	28
1915 . . .	20	4,38	17,87	3,99	25	55	91	20
1916 . . .	20	4,61	24,71	6,03	28	63	1,01	17
1917 . . .	18	4,67	31,17	7,65	25	54	99	20
1918 . . .	19	6,02	40,59	9,49	28	63	1,55	37
1919 . . .	18	7,63	58,99	12,17	29	75	2,28	54
1920 . . .	25	10,92	71,15	16,31	33	82	2,33	42
1921 . . .	27	12,40	76,90	15,66	38	1,00	3,26	44

6. Total Deposits (table 4).—The extent to which bank deposits have increased in the last decade is shown in Table 4. This table is based on the figures given in the preceding three tables. It would appear from these statistics that the total deposits in all the three classes of Banks in India increased from ₹97 crores in 1912 to ₹2,28 crores in 1921, or by 135 per cent. The respective shares in the total deposits in 1921 were : Imperial Bank of India 32 per cent, Exchange Banks 33 per cent, and Indian Joint Stock Banks 35 per cent. [In the case of Exchange Banks the figures refer to their deposits in India only.]

7. Proportion of Cash to Deposits (table 5).—Cash balances at the end of 1921 were 19 per cent of the liabilities on deposits in the case of the Imperial Bank of India, 28 per cent in the case of Exchange Banks doing a considerable portion of their business in India, and 43 per cent in the case of those banks doing a major portion of their business abroad. The percentage for Indian Joint Stock Banks was 20 in the case of Banks having capital and reserve of ₹5,00,000 and over, and 13 in the case of Banks with smaller capital.

8. Bank Rates (table 12).—These are the rates charged for demand loans, *i.e.*, the rates charged day by day by the old Presidency Banks and the Imperial Bank of India for loans advanced on such security as Government paper. The annual average of these rates for the year 1921 was 5·57.

9. Bank failures (table 15).—A complete list of the Bank failures which have taken place in 1921 is given in Table 15. The failures were mostly confined to those banks which have a small paid-up capital.

The number of failures in 1921 was 7, two being in the Bombay Presidency, one each in the Punjab and Madras, and three in Travancore.

10. Clearing House Returns (table 16).—Clearing House returns show a fall in the activity in banking operations during the year. In 1920 there was a marked increase in the clearings, and these recorded an unprecedented figure of over ₹31,49 crores, but in the year under review, although a new house was opened at Lahore, total clearings amounted to ₹20,22 crores, or a decrease of 36 per cent. The returns of the last fifteen years are set out in Table 16.

Cheques cleared from Clearing Houses

	Pre-war year (1913)	(1918)	(1919)	Last year (1920)	Year under review (1921)
	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)
Calcutta . .	3,33,02	7,44,17	9,02,49	15,33,89	9,16,72
Bombay . .	2,19,30	5,33,62	7,58,32	13,93,94	8,97,01
Madras . .	23,56	24,56	30,13	77,17	39,10
Karachi . .	12,49	24,29	22,19	31,88	35,79
Rangoon . .	61,98	69,27	88,37	1,07,79	1,18,75
Cawnpore . .	...	...	...	4,51	8,80
Lahore . .	...	...	...	...	5,65
Total .	6,50,35	13,95,91	18,01,50	31,49,18	20,21,82

11. Appendices.—Two Appendices have been inserted to show :—

(1) Banks and their branches and agencies in the principal towns of India, and

(2) London Offices, Agents or correspondents of banks and banking firms doing business in India.

D. N. GHOSH,
Director of Statistics,
for *Director-General of Commercial Intelligence.*

CALCUTTA ;
December 29, 1922.

BANKING STATISTICS

I

Summary Tables

No. 1.—CAPITAL, RESERVE, DEPOSITS, AND CASH BALANCES OF THE IMPERIAL BANK OF INDIA* ON 31st DECEMBER EACH YEAR

	Paid-up Capital	Reserve and Rest	Total	Deposits			Cash Balances
				Public	Private	Total	
	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
1870	3,36,25	25,57	3,61,82	5,43,05	6,39,61	11,82,66	9,96,87
1880	3,50,00	55,27	4,05,27	2,91,15	8,49,28	11,40,43	7,41,45
1890	3,50,00	97,54	4,47,54	3,59,25	14,76,35	18,35,60	12,96,75
1900	3,60,00	1,99,61	5,59,61	2,80,53	12,88,27	15,68,80	5,04,49
1905	3,60,00	2,63,37	6,23,37	3,11,91	22,26,37	25,38,28	8,23,01
1910	3,60,00	3,31,03	6,91,03	4,23,63	32,34,38	36,58,01	11,35,12
1911	3,60,00	3,40,39	7,00,39	4,38,30	34,19,99	38,58,29	13,58,20
1912	3,75,00	3,63,61	7,38,61	4,27,01	35,84,47	40,11,48	11,77,38
1913	3,75,00	3,73,07	7,48,07	5,88,66	36,48,50	42,37,16	15,37,75
1914	3,75,00	3,89,17	7,64,17	5,61,52	40,04,08	45,65,60	20,83,92
1915	3,75,00	3,72,50	7,47,50	4,88,67	38,61,19	43,49,86	14,65,24
1916	3,75,00	3,60,99	7,35,99	5,20,58	44,70,87	49,91,45	17,27,25
1917	3,75,00	3,67,52	7,42,52	7,71,28	67,71,74	75,43,02	33,77,31
1918	3,75,00	3,44,58	7,19,58	8,64,28	50,97,75	59,62,03	17,07,62
1919	3,75,00	3,57,81	7,32,81	7,72,24	68,21,37	75,93,61	23,62,93
1920	3,75,00	3,77,79	7,52,79	9,02,63	78,01,90	87,04,53	26,03,34
1921*	5,62,24	4,14,54	9,76,78	6,80,01	65,77,99	72,58,00	13,60,23

No. 2.—CAPITAL, RESERVE, DEPOSITS, AND CASH BALANCES OF THE EXCHANGE BANKS ON 31st DECEMBER EACH YEAR

	Number of Banks	Capital and Reserve			Deposits		Cash Balances	
		Paid-up Capital	Reserve and Rest	Total	Out of India	In India	Out of India	In India
		£(1,000)	£(1,000)	£(1,000)	£(1,000)	₹(1,000)	£(1,000)	₹(1,000)
1870	3	2,004	180	2,184	2,688	52,31	2,611	61,13
1880	4	2,532	541	3,073	7,305	3,39,88	2,046	1,80,09
1890	5	6,384	1,699	8,083	30,734	7,53,60	5,810	3,50,43
1900	8	11,803	3,971	15,774	54,263	10,50,35	11,945	2,39,58
1905	10	15,204	7,219	22,423	94,536	17,04,45	21,504	3,78,13
1910	11	21,734	12,610	34,344	134,166	24,79,17	17,810	4,38,51
1911	12	22,600	13,001	35,601	157,764	28,16,90	22,136	4,56,91
1912	12	23,657	13,980	37,637	172,028	29,53,62	23,082	6,14,82
1913	12	23,640	14,185	37,825	181,138	31,03,54	25,688	5,88,24
1914	11(*a*)	22,815	14,157	36,972	164,970	30,14,76	40,694	8,39,37
1915	11	22,681	14,112	36,793	179,948	33,54,56	45,111	7,60,13
1916	10(*b*)	22,836	15,095	37,931	208,232	38,03,88	41,367	10,14,01
1917	9(*c*)	18,384	14,298	32,682	228,001	53,37,53	54,765	33,74,37
1918	10(*d*)	22,269	17,180	39,449	305,937	61,85,60	57,981	15,17,55
1919	11(*e*)	31,931	21,139	53,070	433,001	74,35,99	63,571	29,98,32
1920	15(*f*)	54,198	36,019	90,217	513,671	74,80,71	84,197	25,17,53
1921	17(*g*)	66,369	45,263	111,632	526,473	75,19,61	82,318	23,56,74

* Figures for years prior to 1921 represent the totals of the 3 Presidency Banks of Bengal, Bombay, and Madras, which were amalgamated and formed into the Imperial Bank of India with effect from 27th January 1921 (I. B. I. Act XLVII of 1920)

(*a*) Excluding the Deutsch-Asiatische Bank which went into liquidation after the outbreak of war

(*b*) Excluding the Delhi and London Bank which was amalgamated with the Alliance Bank of Simla, Ltd. (which is an Indian Joint-Stock Bank and included in table 3)

(*c*) Excluding the Russo-Asiatic Bank, information not being available

(*d*) Including the Bank of Taiwan which opened a branch in India

(*e*) Including the Sumitomo Bank which has a branch in India

(*f*) Including the Imperial Bank of Persia, the National Bank of South Africa, the P. and O. Banking Corporation, and the Banco Nacional Ultramarino

(*g*) Including the Nederlandsche Handel-Maatschappij and the Nederlandsch Indische Handelsbank

No. 3.—CAPITAL, RESERVE, DEPOSITS, AND CASH BALANCES OF THE PRINCIPAL INDIAN JOINT-STOCK BANKS ON 31st DECEMBER EACH YEAR

CLASS A—Banks with capital and reserve of ₹5 lakhs and over

	Number of reporting Banks	Paid-up Capital	Reserve and Rest	Total	Deposits	Cash Balances
		₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
1870	2	9,83	1,82	11,65	13,95	5,07
1880	3	18,00	3,11	21,11	63,37	16,63
1890	5	33,50	17,59	51,09	2,70,78	55,79
1900	9	82,12	45,60	1,27,72	8,07,52	1,19,04
1905	9	84,57	77,82	1,62,39	11,98,92	1,73,50
1910	16	2,75,66	1,00,55	3,76,21	25,65,85	2,80,25
1911	18	2,85,60	1,26,54	4,12,14	25,29,11	3,62,05
1912	18	2,91,64	1,34,58	4,26,22	27,25,98	4,00,11
1913	18	2,31,33	1,32,94	3,64,27	22,59,19	4,00,17
1914	17	2,51,40	1,41,88	3,93,28	17,10,58	3,53,18
1915	20	2,81,39	1,56,65	4,38,04	17,87,27	3,99,41
1916	20	2,87,36	1,73,66	4,61,02	24,71,05	6,03,49
1917	18*	3,03,70	1,62,99	4,66,69	31,17,01	7,64,84
1918	19	4,36,45	1,65,59	6,02,04	40,59,48	9,48,58
1919	18‡	5,39,07	2,24,27	7,63,34	58,99,47	12,16,63
1920	25(*a*)	8,37,02	2,55,46	10,92,48	71,14,64	16,30,70
1921	27(*b*)	9,38,80	3,00,81	12,39,61	76,89,63	15,65,90

CLASS B—Banks with capital and reserve between ₹1 lakh and less than ₹5 lakhs

1913	23	39,14	11,35	50,49	1,51,15	24,95
1914	25	42,22	13,02	55,24	1,26,54	27,99
1915	25	45,38	9,73	55,11	91,37	20,01
1916	28	51,77	11,50	63,27	1,01,23	16,76
1917	25†	44,16	10,24	54,40	99,20	20,42
1918	28	48,65	14,43	63,08	1,55,35	36,90
1919	29	53,11	21,86	74,97	2,28,49	53,71
1920	33	61,42	19,95	81,37	2,33,46	41,91
1921	38(*c*)	77,05	23,23	1,00,28	3,26,02	43,56

No. 4.—CAPITAL AND RESERVE AND DEPOSITS OF THE IMPERIAL BANK OF INDIA, EXCHANGE BANKS, AND INDIAN JOINT-STOCK BANKS, IN EACH YEAR FROM 1912 TO 1921.

Year	Imperial Bank of India		Exchange Banks		Joint Stock Banks		Total of all Banks	
	Capital and Reserve	Deposits	Capital and Reserve§	Deposits (in India)	Capital and Reserve	Deposits	Capital and Reserve	Deposits
	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
1912	7,38,61	40,11,48	37,63,70	29,53,62	4,26,22	27,25,98	49,28,53	96,91,08
1913	7,48,07	42,37,16	37,82,50	31,03,54	4,14,76	24,10,34	49,45,33	97,51,04
1914	7,64,17	45,65,60	36,97,20	30,14,76	4,48,52	18,37,12	49,09,89	94,17,48
1915	7,47,50	43,49,86	36,79,30	33,54,56	4,93,15	18,78,64	49,19,95	95,83,06
1916	7,35,99	49,91,45	37,93,10	38,03,88	5,24,29	25,72,28	50,53,38	1,13,67,61
1917	7,42,52	75,43,02	32,68,20	53,37,53	5,21,09	32,16,21	45,31,81	1,60,96,76
1918	7,19,58	59,62,03	39,44,90	61,26,33	6,65,12	42,14,83	53,29,60	1,63,03,19
1919	7,32,81	75,93,61	53,07,00	74,35,90	8,38,31	61,27,96	68,78,12	2,11,57,47
1920	7,52,79	87,04,53	90,21,70	74,80,71	11,73,85	73,48,10	1,09,48,34	2,35,33,34
1921	9,76,78	72,58,00	1,11,63,20	75,19,61	13,39,89	80,15,65	1,34,79,87	2,27,93,26

* The Bank of Rangoon was amalgamated with the Alliance Bank of Simla; the Bank of Upper India and the Standard Bank went into liquidation during the year

† The Gorakhpur Bank was liquidated during the year. The Vellore Commercial Bank was transferred to class A. The Wariur Commercial Bank and the Bangalore Mercantile Bank have been excluded as their capital and reserve have fallen below one lakh.

‡ Excludes Trust of India which in 1918 conducted some banking business acquired from the Bank of Upper India.

§ Conversion made at the rate of £1 = ₹10.

(*a*) Includes four new banks and three transferred from class B.

(*b*) Includes two new banks and one transferred from class B. The Vellore Commercial Bank was transferred to class B during the year.

(*c*) Includes five new banks and one transferred from class A. The Ajodhia Bank, Fyzabad, was transferred to class A during the year. Return for 1921 of the Bharat National Bank not having been received, the figures for the preceding year have been repeated.

No. 5.—PROPORTION PER CENT OF CASH TO LIABILITIES ON DEPOSITS OF THE SEVERAL CLASSES OF BANKS ON 31st DECEMBER EACH YEAR

	1912	1913	1914	1915	1916	1917	1918	1919	1920	1921
	per cent	per cent	per cent	per cent	per cent	per cent	per cent	per cent	per cent	per cent
I. Imperial Bank of India	29	36	46	34	35	45	29	31	30	19
II. Exchange Banks*—										
(1) Banks doing a considerable portion of their business in India	20	19	28	19	25	40	20	35	30	28
(2) Banks, which are merely agencies of large banking corporations, doing a major portion of their business abroad	24	17	26	41	35	160	44	67	58	43
III. Indian Joint-Stock Banks—										
(*a*) Banks having capital and reserve of ₹5,00,000 and over	15	18	21	22	24	25	23	21	23	20
(*b*) Banks having capital and reserve between ₹1,00,000 and less than ₹5,00,000	...	16	22	22	17	21	24	24	18	13

No. 6.—CAPITAL, RESERVE, DEPOSITS, AND CASH BALANCES OF THE EXCHANGE BANKS, CLASSIFIED IN GROUPS ACCORDING TO THE EXTENT OF BUSINESS IN INDIA, ON 31st DECEMBER 1921

	No. of Banks	Paid-up Capital	Reserve and Rest	Deposits		Cash Balances	
				Out of India	In India	Out of India	In India
		£(1,000)	£(1,000)	£(1,000)	₹(1,000)	£(1,000)	₹(1,000)
(1) Banks doing a considerable portion of their business in India	5	7,700	8,767	70,657	58,23,98	12,351	16,25,75
(2) Banks, which are merely agencies of large banking corporations, doing a major portion of their business abroad	12	58,669	36,496	455,816	16,95,63	69,967	7,30,99
TOTAL	17	66,369	45,263	526,473	75,19,61	82,318	23,56,74

No. 7.—CAPITAL, RESERVE, DEPOSITS, AND CASH BALANCES OF THE INDIAN JOINT-STOCK BANKS, CLASSIFIED IN GROUPS ACCORDING TO THE AMOUNT OF CAPITAL, ON 31st DECEMBER 1921

	No. of Banks	Paid-up Capital	Reserve and Rest	Deposits	Cash Balances
		₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
Banks with Capital and reserve amounting to ₹20,00,000 and above	13	8,61,04	2,61,12	72,98,09	15,10,23
Banks with Capital and reserve between ₹20,00,000 and ₹10,00,000	4	41,83	19,42	2,09,96	25,83
Banks with Capital and reserve between ₹10,00,000 and ₹5,00,000	10	45,93	20,27	1,81,58	29,84
Total of Banks ₹5,00,000 and above	27	9,38,80	3,00,81	76,89,63	15,65,90
Banks with Capital and reserve between ₹1,00,000 and less than ₹5,00,000	38	77,05	23,23	3,26,02	43,56
TOTAL	65	10,15,85	3,24,04	80,15,65	16,09,46

* The percentages for the Exchange Banks have been calculated on their deposits and cash balances in India only

II

General Tables

No. 8.—CAPITAL, RESERVE, DEPOSITS (GOVERNMENT AND OTHER), CASH, INVESTMENTS, AND DIVIDEND OF THE BANK OF BENGAL ON 31st DECEMBER EACH YEAR

	Paid-up Capital	Reserve and Rest	Total	DEPOSITS					Cash Balance	Investments	Dividend for the year
				Government (Public)	PRIVATE						
					Fixed	Savings Bank	Current	Total			
	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹(lakhs)	₹(lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	Per cent
1880	2,00	25	2,25	2,02				5,02	4,84	1,53	8⅓
1885	2,00	43	2,43	1,48				3,83	3,12	1,16	9⅓
1890	2,00	48	2,48	2,26				6,66	6,39	2,06	9½
1895	2,00	71	2,71	1,84				6,77	4,22	1,32	10
1900	2,00	1,06	3,06	1,55				5,82	2,44	1,26	11
1905	2,00	1,43	3,43	1,67	(a)	(a)	(a)	12,04	3,97	1,81	12
1910	2,00	1,75	3,75	1,98				16,09	5,14	3,68	14
1911	2,00	1,80	3,80	2,71				16,77	7,29	3,21	14
1912	2,00	1,85	3,85	2,34				17,11	6,65	3,10	14
1913	2,00	1,91	3,91	3,01				18,25	8,41	3,10	14
1914	2,00	2,00	4,00	2,87				21,61	11,70	6,21	16
1915	2,00	2,04	4,04	2,65	7,19	88	11,72	19,79	7,85	7,93	16
1916	2,00	2,13	4,13	2,74	7,28	93	13,23	21,44	7,73	7,69	16
1917	2,00	2,21	4,21	4,48	6,51	80	22,03	29,34	14,82	7,74	17
1918	2,00	1,89	3,89	5,85	(a)	(a)	(a)	23,93	8,94	7,80	17
1919	2,00	2,00	4,00	4,05	4,96	79	22,74	28,49	9,98	8,64	17
1920	2,00	2,10	4,10	4,34	(a)	(a)	(a)	34,74	12,21	9,11	19⅓

(a) Details not available

No. 9.—CAPITAL, RESERVE, DEPOSITS (GOVERNMENT AND OTHER), CASH, INVESTMENTS, AND DIVIDEND OF THE BANK OF BOMBAY ON 31st DECEMBER EACH YEAR

	Paid-up Capital	Reserve	Government deposits	Other deposits (a)	Cash Balance	Investments	Dividend for the year
	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	Per cent
1880	1,00	22	39	2,65	1,60	79	7½
1885	1,00	25	53	2,76	2,18	33	7½
1890	1,00	33	83	6,19	5,73	78	10
1895	1,00	51	76	3,58	2,28	1,05	11
1900	1,00	70	88	4,33	1,29	89	11
1905	1,00	87	93	6,76	2,59	1,58	12
1910	1,00	1,05	1,52	10,58	4,36	1,49	14
1911	1,00	1,06	1,08	11,17	4,63	2,08	14
1912	1,00	1,06	1,17	11,29	3,15	2,10	14
1913	1,00	1,06	2,01	10,18	4,78	2,29	14
1914	1,00	1,10	1,83	10,82	6,47	2,01	14½
1915	1,00	1,00	1,36	10,79	4,24	2,77	15
1916	1,00	90	1,42	13,67	6,68	3,13	15
1917	1,00	92	2,35	28,18	13,99	7,45	17½
1918	1,00	1,01	1,77	17,50	5,42	3,54	18⅓
1919	1,00	1,10	2,63	27,57	9,28	3,16	19½
1920	1,00	1,20	3,50	27,49	8,76	3,00	22

(a) Details of deposits not available

No. 10.—CAPITAL, RESERVE, DEPOSITS (GOVERNMENT AND OTHER), CASH, INVESTMENTS, AND DIVIDEND OF THE BANK OF MADRAS ON 31st DECEMBER EACH YEAR

	Paid-up Capital	Reserve and Rest	Total	DEPOSITS					Cash Balance	Investments	Dividend for the year
				Government (Public)	PRIVATE						
					Fixed	Savings Bank	Current	Total			
	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	Per cent
1880	50	7	57	49				80	98	...	...
1885	50	9	59	28				1,09	65	19	7
1890	50	16	66	49				1,90	83	45	10½
1895	50	18	68	72				2,76	1,19	45	10
1900	60	24	84	37				2,73	1,31	67	8
1905	60	33	93	51	(a)	(a)	(a)	3,46	1,67	71	10
1910	60	51	1,11	72				5,67	1,84	85	12
1911	60	54	1,14	59				6,25	1,66	1,04	12
1912	75	72	1,47	75				7,43	1,96	1,13	12
1913	75	76	1,51	87				8,06	2,19	1,18	12
1914	75	79	1,54	91				7,62	2,67	1,34	12
1915	75	68	1,43	87	3,38	20	4,45	8,03	2,56	1,84	12
1916	75	58	1,33	1,04	3,99	24	5,37	9,60	2,87	1,63	12
1917	75	54	1,29	88	3,77	22	6,21	10,20	4,96	95	12
1918	75	55	1,30	1,02	4,14	21	5,19	9,54	2,71	1,40	12
1919	75	48	1,23	1,04	4,81	24	7,11	12,16	4,37	1,75	12
1920	75	48	1,23	1,19	8,24	31	7,24	15,79	5,06	2,13	18

(a) Details not available

NOTE.—The three Presidency Banks of Bengal, Bombay and Madras were amalgamated and formed into the Imperial Bank of India, with effect from the 27th January 1921, under the Imperial Bank of India Act, XLVII of 1920.

No. 11.—CAPITAL, RESERVE, DEPOSITS (GOVERNMENT AND OTHER), CASH, INVESTMENTS AND DIVIDEND OF THE IMPERIAL BANK OF INDIA ON 31ST DECEMBER 1921

	Paid-up Capital	Reserve and Rest	Total	DEPOSITS					Cash Balance.	Investments (Govt. and other authorised securities under the Act.)	Dividend for the year
				Government (Public)	PRIVATE						
					Fixed	Savings Bank	Current	Total			
	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)	Per cent
1921	5,62	4,15	9,77	6,80	(a)	(a)	(a)	65,78	13,60	12,46	16

No. 12.—AVERAGE BANK RATES OF THE PRESIDENCY BANKS FROM 1870 TO 1920 AND OF THE IMPERIAL BANK OF INDIA IN 1921

	BANK OF BENGAL			BANK OF BOMBAY			BANK OF MADRAS		
	Half year ending 30th June	Half year ending 31st Dec.	Annual average	Half year ending 30th June	Half year ending 31st Dec.	Annual average	Half year ending 30th June	Half year ending 31st Dec.	Annual average
1870	5·47	6·00	5·73	5·53	4·97	5·25	4·50	4·50	4·50
1871	4·94	4·50	4·72			5·09	4·91	5·00	4·95
1872	6·36	3·56	4·96	(a)	(a)	5·10	5·94	6·00	5·97
1873	4·15	3·71	3·93			4·63	6·00	6·19	6·09
1874	8·74	3·70	6·22	8·85	4·30	6·57	7·89	7·00	7·44
1875	6·48	4·84	5·66	6·55	7·92	7·23	7·00	7·00	7·00
1876	7·42	6·11	6·76	8·35	5·62	6·98	6·75	6·00	6·37
1877	9·49	7·30	8·40	9·03	7·31	8·17	6·00	6·10	6·05
1878	6·53	4·03	5·28	7·18	5·00	6·09	7·00	7·00	7·00
1879	7·27	5·42	6·34	8·05	5·29	6·67	7·00	7·00	7·00
1880	5·39	3·91	4·65	5·72	4·30	5·01	6·47	4·27	5·37
1881	4·86	5·72	5·29	5·40	5·98	5·69	4·67	6·30	5·48
1882	8·18	5·02	6·60	8·08	4·13	6·10	8·29	4·13	6·21
1883	6·99	6·56	6·78	7·00	6·20	6·66	6·97	7·02	6·99
1884	8·81	3·95	6·38	9·03	4·17	6·60	8·42	4·13	6·27
1885	6·76	4·00	5·38	5·90	4·00	4·95	5·71	3·23	4·47
1886	5·92	6·15	6·04	6·35	6·50	6·42	5·48	5·64	5·56
1887	7·48	3·80	5·64	7·78	3·73	5·75	7·92	3·90	5·91
1888	5·74	5·18	5·46	5·90	5·51	5·70	5·78	5·44	5·61
1889	9·31	4·67	6·99	9·46	4·00	6·73	9·62	4·14	6·88
1890	8·26	3·32	5·79	9·21	3·28	6·24	8·14	3·32	5·73
1891	3·50	2·62	3·06	3·88	2·23	3·05	3·60	2·25	2·92
1892	3·88	3·11	3·50	3·97	3·04	3·50	4·03	3·07	3·50
1893	5·68	4·08	4·88	5·97	3·84	4·90	6·19	4·36	5·27
1894	7·42	3·36	5·39	7·55	3·46	5·50	6·72	3·31	5·01
1895	5·07	3·59	4·33	4·30	3·60	3·95	5·02	3·50	4·26
1896	5·77	5·61	5·69	5·85	5·10	5·47	6·00	5·28	5·64
1897	9·88	5·97	7·92	10·11	5·64	7·87	9·97	6·00	7·98
1898	11·02	5·11	8·06	12·03	4·55	8·29	11·09	4·51	7·80
1899	6·34	5·49	5·91	6·34	5·42	5·88	6·27	5·83	6·05
1900	6·41	4·27	5·34	6·90	3·79	5·34	7·24	4·50	5·87
1901	6·89	4·07	5·48	7·07	3·83	5·45	7·57	4·09	5·83
1902	6·17	3·55	4·86	6·25	3·43	4·84	7·00	4·02	5·51
1903	6·27	3·49	4·88	6·70	3·48	5·09	7·13	4·27	5·70
1904	5·56	4·19	4·87	5·15	3·82	4·48	6·42	4·07	5·24
1905	5·56	4·63	5·09	5·77	4·42	5·09	6·04	4·19	5·11
1906	6·95	5·88	6·42	7·24	5·28	6·26	7·15	5·04	6·09
1907	7·63	4·58	6·10	7·81	4·11	5·96	8·24	4·54	6·39
1908	7·42	4·24	5·83	7·84	4·02	5·93	8·38	4·38	6·38
1909	6·58	3·91	5·24	6·47	3·82	5·14	7·55	4·41	5·98
1910	6·14	4·51	5·33	6·19	4·14	5·16	7·17	4·65	5·91
1911	6·66	4·36	5·51	6·55	3·52	5·03	7·59	4·35	5·97
1912	6·24	4·59	5·42	6·01	4·10	5·05	7·51	4·59	6·05
1913	6·57	5·33	5·95	7·23	4·62	5·92	7·76	5·54	6·65
1914	5·94	4·96	5·45	5·52	5·28	5·40	6·63	5·16	5·89
1915	5·84	5·54	5·69	5·84	5·31	5·57	5·87	5·54	5·70
1916	7·25	6·32	6·78	7·18	5·65	6·41	7·71	6·48	7·09
1917	6·69	5·36	6·03	6·70	5·42	6·06	8·00	6·64	7·32
1918	5·77	5·30	5·54	5·79	5·29	5·54	6·92	6·47	6·69
1919	6·24	5·00	5·62	6·28	5·00	5·64	7·31	6·00	6·65
1920	6·58	5·55	6·06	6·98	5·73	6·35	6·00	6·41	6·20

	IMPERIAL BANK OF INDIA		
	Half year ending 30th June	Half year ending 31st December	Annual average
1921	6·04	5·11	5·57

(a) Details not available

No. 13.—LIABILITIES AND ASSETS OF THE EXCHANGE BANKS DURING THE PAST FIVE YEARS AS FAR AS PUBLISHED IN THEIR BALANCE SHEETS

[Figures in thousands

Name of Bank	Date and year	Liabilities: Capital and Reserves	Notes in circulation	Acceptances, loans, bills payable	Miscellaneous credits	Deposits and current accounts	Profits	Total liabilities or assets	Assets: Cash in hand, at Bankers and bullion	Investments, Govt. and other securities	Bills of exchange, bills receivable	Bills discounted, loans, advances	Buildings and sundries including loans for acceptance
		£	£	£	£	£	£	£	£	£	£	£	£
Chartered Bank of India, Australia, and China	Dec. 31, 1917	3,100	926	2,372	1,210	28,042	476	36,126	8,739	4,340	10,784	10,364	1,899
	„ 1918	3,200	1,568	6,731	1,836	33,777	492	47,604	6,748	4,261	22,245	12,787	1,563
	„ 1919	4,900	1,806	10,791	2,781	47,932	532	68,742	14,608	6,436	26,536	17,775	3,387
	„ 1920	6,500	2,838	9,108	3,075	48,702	710	70,933	11,126	4,886	21,132	28,783	5,006
	„ 1921	6,600	1,927	7,292	2,212	42,949	788	61,768	7,138	10,993	16,423	22,546	4,668
Cox & Co.'s Bank	Oct. 4, 1917	530	...	257	...	16,921	...	17,708	7,688	2,357	4,033	3,170	510
	Oct. 5, 1918	1,075	...	448	...	19,265	...	20,788	9,968	4,003	2,017	3,844	956
	Sep. 30, 1919	1,075	...	544	...	22,552	...	24,171	9,062	4,505	3,752	5,895	957
	„ 1920	1,250	...	830	...	22,237	...	24,317	8,949	1,288	5,579	6,923	1,578
	„ 1921	1,250	...	815	...	18,348	...	20,413	6,224	1,735	2,711	8,295	1,448
Eastern Bank Limited.	Dec 31, 1917	670	..	943	104	5,050	78	6,845	2,196	236	2,154	1,900	359
	„ 1918	690	...	907	133	5,785	62	7,577	1,861	495	1,992	3,067	162
	„ 1919	945	...	2,820	291	12,520	100	16,676	5,330	1,323	3,913	5,663	447
	„ 1920	1,221	...	2,159	993	8,556	121	13,050	3,120	488	3,919	4,701	822
	„ 1921	1,260	...	2,254	173	5,884	135	9,712	2,685	1,400	1,524	3,367	736
Imperial Bank of Persia.	Sept. 20, 1920	930	670	3,379	...	3,228	54	8,261	3,340	1,535	1,592	1,739	55
	„ 1921	960	733	2,617	...	2,805	57	7,172	3,055	1,499	695	1,873	50
Mercantile Bank of India, Limited.	Dec. 31, 1917	1,213	127	1,552	...	9,812	103	12,807	2,271	1,181	4,327	3,913	1,115
	„ 1918	1,263	130	1,408	...	12,370	131	15,302	2,509	1,373	6,002	4,368	1,050
	„ 1919	1,500	137	4,943	...	15,706	164	22,450	4,243	1,633	7,406	6,526	2,642
	„ 1920	2,150	157	1,745	...	15,894	212	20,158	3,656	1,496	4,357	8,975	1,674
	„ 1921	2,200	285	979	...	12,744	221	16,429	3,036	2,100	4,185	6,047	1,061
National Bank of India, Limited.	Dec. 31, 1917	2,250	...	2,401	...	24,685	380	29,716	7,095	2,176	12,076	7,332	1,037
	„ 1918	2,350	...	2,396	...	27,518	444	32,708	5,883	2,715	13,127	10,260	723
	„ 1919	3,350	...	3,377	...	35,164	476	42,367	9,306	3,489	16,631	11,885	1,056
	„ 1920	4,300	...	5,313	...	45,200	539	55,352	10,619	3,555	16,683	20,387	4,108
	„ 1921	4,500	...	3,118	...	34,296	504	42,418	6,359	5,075	13,748	14,831	2,405
National Bank of South Africa.	Mar. 31, 1920	4,015	4,327	16,621	102	61,323	437	86,825	13,761	12,185	26,826	33,057	996
	„ 1921	4,215	4,526	14,765	160	48,046	264	71,976	12,440	3,757	21,224	33,419	1,136
	„ 1922	3,965	4,426	11,484	53	41,503	75	61,506	14,117	4,388	15,894	25,910	1,197
Nederlandsche Handel-Maatschappij.	Dec. 31, 1921	11,300	...	7,075	253	33,159	481	52,268	6,271	3,824	5,422	35,423	1,328
P. & O. Banking Corporation.	Mar. 31, 1921	2,500	...	904	...	2,663	73	6,140	1,526	645	31	2,315	1,623
	„ 1922	2,684	...	3,795	...	6,317	114	12,910	2,919	864	111	7,203	1,813
		Glds‡	Glds	Glds	Glds	Glds	Glds	Glds	Glds	Glds	Glds	Glds	Glds
Nederlandsch Indische Handelsbank.	Jan. 1, 1922	75,169	...	9,663	55,789	64,595	...	205,216	26,447	35,632	16,917	94,780	31,440
		Esc.	Esc.	Esc.	Esc.	Esc.	Esc.	Esc.	Esc.	Esc.	Esc.	Esc.	Esc.
Banco Nacional Ultramarino.	Dec. 31, 1920	48,900	42,773	324,170	552	456,369	6,371	879,135	28,624	7,203	88,895	750,532	3,881
	„ 1921	50,000	38,001	432,347	756	412,670	6,596	940,370	34,493	10,812	86,635	804,576	3,854
		Dollar.	Dollar.	Dollar.	Dollar.	Dollar.	Dollar.	Dollar.	Dollar.	Dollar.	Dollar.	Dollar.	Dollar.
Hongkong and Shanghai Banking Corporation. †	Dec. 31, 1917	48,500	24,921	23,469	250	314,028	7,773	418,941	91,723	36,279	146,130	131,607	13,202
	„ 1918	49,500	25,306	7,525	250	341,171	8,212	431,964	79,987	36,918	154,815	151,796	8,448
	„ 1919	42,154	30,517	6,536	250	337,219	9,094	425,770	82,038	25,409	154,590	154,687	9,046
	„ 1920	50,260	29,333	13,791	250	451,066	10,110	554,810	129,745	32,372	215,342	161,780	15,571
	„ 1921	76,969	44,034	8,204	250	480,872	11,276	621,605	103,471	95,486	203,764	202,074	16,810
International Banking Corporation. §	Dec. 31, 1917	6,500	1,207	35,406	97	36,534	1,713	81,457	12,254	3,883	...	27,003	38,317
	„ 1918	6,500	1,440	36,387	765	59,792	2,661	107,545	12,842	8,236	...	44,304	42,163
	„ 1919	11,425	4,073	55,622	150	91,396	504	163,170	19,656	4,310	...	67,955	71,249
	„ 1920	12,808	3,395	36,265	600	74,244	4,015	131,327	23,359	5,145	...	62,498	40,325
	„ 1921	11,503	3,932	23,775	600	70,590	5,425	115,825	13,969	7,141	...	77,843	16,872
		Fr.	Fr.	Fr.	Fr.	Fr.	Fr.	Fr.	Fr.	Fr.	Fr.	Fr.	Fr.
Comptoir National d'Escompte de Paris.	Dec. 31, 1917	244,350	...	47,975	35,200	1,868,025	13,725	2,209,275	456,700	9,800	1,338,250	313,125	91,400
	„ 1918	243,567	...	127,880	47,755	2,022,796	15,797	2,457,795	299,692	19,221	1,513,337	586,295	39,250
	„ 1919	244,631	...	196,869	54,628	3,271,356	18,116	3,785,600	264,039	15,123	2,411,009	996,915	98,514
	„ 1920	317,248	...	219,099	90,192	3,556,935	28,587	4,212,061	386,521	10,780	2,654,031	1,040,189	120,540
	„ 1921	318,878	...	154,956	56,251	3,367,295	28,692	3,926,072	398,271	10,666	2,651,292	778,359	87,484
		Yen.	Yen.	Yen.	Yen.	Yen.	Yen.	Yen.	Yen.	Yen.	Yen.	Yen.	Yen.
Bank of Taiwan, Limited.	Dec. 31, 1918	36,030	42,108	168,781	...	428,073	2,336	677,328	70,055	66,040	...	533,094	8,139
	„ 1919	44,495	49,654	349,311	...	379,891	3,696	827,047	54,482	79,530	...	688,022	5,013
	„ 1920	54,680	40,249	342,037	...	242,798	4,515	684,279	64,364	49,172	...	563,131	7,612
	„ 1921	56,080	40,864	485,681	...	177,271	4,593	764,489	33,758	74,485	...	648,388	7,858
Sumitomo Bank	Dec. 31, 1919	32,600	...	161,672	5,012	351,309	3,493	554,086	33,844	44,782	...	355,462	119,998
	„ 1920	54,200	...	21,432	6,295	351,441	6,897	440,265	39,683	53,137	...	335,028	12,417
	„ 1921	70,200	...	47,144	7,783	369,776	5,697	500,600	34,477	75,694	...	364,618	25,811
Yokohama Specie Bank, Limited.	Dec. 31, 1917	60,929	20,023	368,909	10	527,004	5,881	982,756	176,713	25,781	551,767	225,532	2,963
	„ 1918	68,959	22,603	797,900	9	546,170	6,432	1,442,063	156,626	103,271	690,771	487,836	3,559
	„ 1919	91,506	15,154	767,429	9	529,401	23,082	1,426,581	150,427	150,936	784,050	336,987	4,181
	„ 1920	158,850	7,543	385,976	14	577,198	13,538	1,143,119	153,495	275,283	439,099	267,545	7,697
	„ 1921	163,154	8,278	301,425	25	508,442	14,847	996,171	109,329	159,316	462,201	256,512	8,813

Silver Dollar=24*d*. Gold Dollar=57*d*. Franc=9½*d*. Yen=2*s*. 0½*d*. Esc. = 4*s*. 5¼*d*.

† Figures calculated on the basis of silver dollar.

§ Figures calculated on the basis of gold dollar.

‡£1=11·50 Guilders.

No. 14.—CAPITAL, RESERVE, DEPOSITS, AND CASH OF THE INDIAN JOINT STOCK BANKS DURING THE PAST FIVE YEARS, AS FAR AS AVAILABLE

(Class A—Banks having capital and reserve above R5 lakhs)

No.	Name of Bank	Year	Paid-up Capital	Reserve and Rest	Total	Deposits					Cash Balance
						Fixed	Savings Bank	Current	Other	Total	
			R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)
1	Ajodhia Bank, Fyzabad	1917	2,00	2,70	4,70	3,85	...	2,32	11	6,28	3,43
		1918	2,00	2,70	4,70	4,02	...	2,81	18	7,01	4,90
		1919	2,00	2,80	4,80	4,26	...	3,50	13	7,89	6,45
		1920	2,00	2,98	4,98	4,40	...	1,29	1	5,70	1,76
		1921	2,00	3,05	5,05	3,80	...	40	13	4,33	1,80
2	Allahabad Bank	1917	30,00	50,12	80,12	4,27,59	14,54	1,47,41	...	5,89,54	1,69,93
		1918	30,00	40,86	70,86	5,38,65	16,71	1,69,04	...	7,24,40	1,88,36
		1919	30,00	34,82	64,82	7,06,12	19,73	2,10,29	...	19,36,14	2,14,43
		1920	35,50	35,99	71,49	6,85,00	21,74	2,28,03	...	19,34,77	2,40,76
		1921	35,50	41,50	77,00	7,76,78	27,02	2,49,27	...	10,53,07	2,06,54
3	Alliance Bank of Simla	1917	83,54	50,37	133,91	6,20,92	...	5,37,16	....	11,58.08	2,45,46
		1918	86,82	50,00	136,82	6,85,57	...	5,44,00	...	12,29,57	2,41,06
		1919	88,21	51,00	139,21	6,81,60	...	6,60,33	...	13,41,93	2,87,82
		1920	88,52	51,00	139,52	7,23,60	...	6,11 99	99,97	14,35,56	3,35,95
		1921	88,81	53,00	141,81	9,00,77	48,05	6,79,13	...	16,27,95	4,39,05
4	Bangalore Bank	1917	4,34	94	5,28	1,97	....	1,38	17	3,52	1,36
		1918	4,40	1,01	5,41	2,43	...	1,71	13	4,27	1,59
		1919	4,55	86	5,41	3,59	...	3,94	21	7,74	3,49
		1920	5,48	72	6,20	4,26	...	2,82	...	7,08	1.77
		1921	5,89	1,08	6,97	5,87	...	2,83	...	8,70	3,35
5	Bank of Baroda	1917	10,00	6,75	16,75	1,08,48	...	69,79	5	1,78,32	46,97
		1918	20,29	12,16	32,45	...	...	...	...	2,04,75	61,34
		1919	20,41	13,75	34,16	2,51,04	...	1,50,11	9	4.01,24	1,00,34
		1920	24,12	15,00	39,12	3,57,80	34,20	1,15,82	9,88	5,17,70	1,24,12
		1921	29,90	17,00	46,90	3,03,58	...	1,69,44 (d)	...	4,73,02	1,01,56
6	Bank of India, Bombay	1917	50,00	10,00	60,60	1,52,98	...	3,17,49	...	4,70,47	1,45,53
		1918	50,00	13,89	63,89	2,02,09	...	2,79,51	...	4,81,60	1,19,23
		1919	99,05	64,05	1,63,10	2,81,59	...	4.57,42	1,69	7,40,70	1,81.15
		1920	1,00,00	66,00	1,66,00	5,12,53	...	4,54,30	...	9,66,83	2,52,51
		1921	1,00,00	73,48	1,73,48	4,97,86	17,87	5,36,19	3,23	10,55,15	1,60,39
7	Bank of Morvi Bombay(c)	1917	10,69	2,14	12,83	16,86	9	15,23	3,62	35,80	12,52
		1918	10,66	2,61	13,27	27,20	13	25,71	...	53,04	9,58
		1919	10,89	2,64	13,53	33,17	35	37,39	...	70,91	11,09
		1920	40,00	2,64	42,64	40,78	39	39,74	...	80,91	13,48
		1921	40,29	3,89	44,18	61,75	80	53,36	24,00	1,39,91	14,74
8	Bank of Mysore, Bangalore	1917	10,00	2,51	12,51	43,39	93	16,62	...	60,94	15,00
		1918	10,00	3,50	13,50	45,13	1,16	25,67	11,00	82,96	24,67
		1919	10,00	5,00	15,00	59,09	1,14	35,19	11,00	1,06,42	26,18
		1920	19,32	6,40	25,72	49,57	63	54,12	11,00	1,15,32	25,70
		1921	20,00	8,25	28,25	82,08	1,05	79,67	43	1,63,23	40,34
9	Benares Bank	1917	10,00	4,32	14,32	39,64	4,09	4,07	...	47,80	4,48
		1918	10,00	4,46	14,46	37,10	4,75	3,49	...	45,34	5,48
		1919	10,00	4,00	14,00	50,99	5,27	5,20	...	61,46	9,04
		1920	10,00	4,25	14,25	46,63	6,15	5,85	28	58,91	7,73
		1921	11,19	4,50	15,69	51,45	7,49	9,52	...	68,46	10,43
10	Bengal National Bank, Calcutta	1917	8,05	5,97	14,02	64	1	2,12	3,20	5,97	1,31
		1918	8,05	7,59	15,64	1,90	7	4,84	...	6,81	1,04
		1919	8,05	7,49	15,54	10,66	34	14,88	...	25,88	4,38
		1920	8,05	7,50	15,55	26,89	69	17,90	...	45,48	3,28
		1921	8,05	7,47	15,52	33,37	1,16	24,75	...	59,28	2,90
11	Bombay Merchants Bank, Bombay	1917	4,71	1,99	6,70	2	16	96	1	1,15	1,66
		1918	4,71	1,99	6,70	...	...	...	...	1,14	1,66
		1919	10,00	2,25	12,25	...	...	...	...	4,68	1,01
		1920	10,00	2,15	12,15	3,37	26	3,00	1	6,64	4,00
		1921	10,00	2,22	12,22	3,45	36	1,55	...	5,36	4,14
12	Calcutta Industrial Bank	1920	77,78	1,00	78,78	...	...	...	...	32,49	11,76
		1921	79,54	1,75	81,29	...	...	...	...	34,27	5,85
13	Central Bank of India, Bombay	1917	25,00	1,67	26,67	...	...	3,57,48(a)	3	3,57,51	81,60
		1918	25,00	6,25	31,25	2,36,78	...	2,61,71	...	4.98,49	1,40,19
		1919	49,90	14,00	63,90	...	...	...	...	9,57,72	1,52,15
		1920	50,00	20,00	70,00	...	...	...	....	11,03,44	1,83,44
		1921	50,00	25,00	75,00	7,11,39	...	(d)6,27,91	...	13,39,30	2,35,71
14	Chota Nagpur Banking Association Hazaribagh	1919	58	4,21	4,79	12,23	...	6,67	8	18,98	5,83
		1920	58	4,83	5,41	14,26	...	9,58	18	24,02	6,84
		1921	58	5,03	5,61	15,83	...	10,38	22	26,43	5.86
15	Indian Bank, Madras	1917	10,00	2,92	12,92	...	...	...	...	41,18	10,56
		1918	10,00	3,20	13,20	...	...	...	...	42,13	17,76
		1919	10,00	4,24	14,24	....	...	....	....	58,66	12,39
		1920	10,00	4,24	14,24	...	...		...	58,25	13,61
		1921	12,59	5,23	17,82	...	...	...	...	76,86	8,36
16	Industrial Bank of Western India	1920	39,96	...	39,96	22,17	14	5,91	18	28,40	9,70
		1921	39,97	1,55	41,52	65,29	1,07	14,12	5,04	85,52	5,90
17	Karnani Industrial Bank	1920	60,00	...	60,00	7,01	...	21,32	...	28,33	18,65
		1921	60,00	...	60,00	7,04	...	16,65	2,00	25,69	5,07

(a) Includes fixed deposits (c) Formerly National Financing and Commission Corporation Ld.
(d) Includes Savings Bank deposits

No. 14.—CAPITAL, RESERVE, DEPOSITS, AND CASH OF THE INDIAN JOINT STOCK BANKS DURING THE PAST FIVE YEARS, AS FAR AS AVAILABLE—*contd.*

No.	Name of Bank	Year	Paid-up Capital	Reserve and Rest	Total	Deposits					Cash Balance
						Fixed	Savings Bank	Current	Other	Total	
			₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
	(Class A—Banks having capital and reserve above ₹5 lakhs)—*contd.*										
18	Kayestha Trading and Banking Corporation, Gorakhpur (*a*)	1917	8,00	2,93	10,93	10,89	72	93	1,38	13,92	15
19	Mufassil Bank, Gorakhpur	1917	1,87	57	2,44	1,82	17	1,06	33	3,38	76
		1918	1,99	75	2,74	1,86	17	1,55	...	3,58	58
		1919	3,00	90	3,90	2,79	24	69	84	4,56	83
		1920	4,00	1,05	5,05	3,19	30	75	...	4,24	68
		1921	4,03	1,20	5,23	3,99	46	88	...	5,33	52
20	Mysore Industrial Bank	1921	6,07	....	6,07	38	10	76	...	1,24	.91
21	Nedungadi Bank, Calicut	1917	2,62	37	2,99	6,03	10	37	28	6,78	64
		1918	3,04	56	3,60	9,04	18	74	32	10,28	4,19
		1919	3,60	77	4,37	16,03	29	1,41	57	18,30	3,36
		1920	4,34	1,01	5,35	20,59	35	1,63	83	23,40	3,71
		1921	5,57	1,28	6,85	23,33	50	2,27	1,01	27,11	3,17
22	Oudh Commercial Bank, Fyzabad	1917	5,00	3,00	8,00	6,75	...	1,12	...	7,87	1,27
		1918	5,00	2,00	7,00	5,75	...	1,75	...	7,50	1,57
		1919	5,00	2,00	7,00	5,95	...	1,50	...	7,45	1,23
		1920	5 00	2,00	7,00	5,81	...	98	...	6,79	80
		1921	5,00	2,00	7,00	5,61	..	69	....	6,30	51
23	Poona Bank	1917	9,78	2,82	12,60	...	...	...	...	2,02	1,36
		1918	9,36	...	9,36	51	12	2	34	99	2,67
		1919	6,32	74	7,06	...	...	...	...	1,30	1,06
		1920	6,00	71	6,71	...	...	...	...	1,89	64
		1921	6,00	86	6,86	...	...	...	...	2,03	1,01
24	Punjab and Sind Bank, Amritsar	1917	3,20	2,50	5,70	24,85	...	5,10	...	29,95	7,10
		1918	3,22	2,75	5,97	28,30	...	7,27	27	35,84	8,58
		1919	3,26	3,25	6,51	36,50	...	11,37	...	47,87	8,06
		1920	3,76	4.10	7,86	50,71	...	14,07	...	64,78	11,39
		1921	3,84	5,60	9,44	62,67	...	(*b*)20,34	...	83,01	10,86
25	Punjab Co-operative Bank	1921	6,95	17	7,12	14,75	57	1,08	70	17,10	1,85
26	Punjab National Bank, Lahore	1917	16,39	11,61	28,00	79,74	(*c*)27,99	...	2,64	1,10,37	18,34
		1918	16,45	12,38	28,83	1,29,87	10,50	34,68	1,28	1,76,33	49,50
		1919	16,59	13,47	30,06	1,88,02	15,89	43,88	4,11	2,51,90	42,17
		1920	18,33	15,71	34,04	2,36,99	17,31	53,29	1,66	3,09,25	67.86
		1921	20,46	17,20	37,66	3,03,12	24,72	61,37	3,92	3,93,13	51,53
27	Tata Industrial Bank, Bombay	1918	70,01	...	70,01	2,28,31	10,88	1,98,42	62	4,38,23	70,73
		1919	1,51,81	...	1,51,81	4,15,36	32,09	3,90,42	33,34	8,71,21	1,60,42
		1920	1,51,51	8,50	1,60,01	5,90,66	41,14	4,91,63	79,93	12,03,36	2,77,27
		1921	2,26,69	18,50	2,45,19	4,19,37	54,59	3,25,63	3,66	8,03,25	2,16,01
28	Trust of India, Simla *	1918	57,47	25	57,72	...	...	20,26	...	20,26	2,52
29	Union Bank of India	1920	59,76	...	59,76	37,39	20	15,88	...	53,47	14,94
		1921	59,88	...	59.88	67,43	80	36,27	10	1,04,60	27,54
	(Class B—Banks having capital and reserve over ₹1 lakh and less than ₹5 lakhs)										
1	Bangalore Mercantile Bank †	1918	1,08	9	1,17	8	...	...	2	10	7
		1919	1,30	9	1,39	8	...	...	4	12	26
		1921	1,31	9	1,40	13	...	...	7	20	13
2	Bank of Behar	1917	1,07	33	1,40	5,58	89	1,59	5	8,11	1,47
		1918	1,13	53	1,66	...	...	...	...	9,57	1,95
		1919	1,30	74	2,04	...	...	...	...	12,21	4,16
		1920	1,76	93	2,69	...	...	...	...	13,48	3,98
		1921	2,21	1,21	3,42	...	...	...	...	19,27	4,15
3	Bank of Northern India, Rawalpindi	1917	1,23	50	1,73	4,86	7	57	31	5,81	2,14
		1918	1,28	50	1,78	8,26	7	1,94	36	10,63	4,37
		1919	1,32	75	2,07	11,96	19	1,45	40	14,00	4,44
		1920	1,46	1,00	2,46	8,85	19	1,91	37	11,32	3,49
		1921	1,51	1,40	2,91	10,60	24	2,87	72	14,43	2,64

* Trust of India conducted in 1918 some banking business acquired from the Bank of Upper India
† In 1917 and 1920 capital and reserve were less than one lakh of rupees
(*a*) In liquidation
(*b*) Includes Savings Bank Deposits
(*c*) Includes current deposits

No. 14.—CAPITAL, RESERVE, DEPOSITS, AND CASH OF THE INDIAN JOINT STOCK BANKS DURING THE PAST FIVE YEARS, AS FAR AS AVAILABLE—*contd.*

No.	Name of Bank	Year	Paid up Capital	Reserve and Rest	Total	Deposits					Cash Balance
						Fixed	Savings Bank	Current	Other	Total	
			₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
	(Class B—Banks having capital and reserve over ₹1 lakh and less than ₹5 lakhs)—*contd.*										
4	Bari Doab Bank	1920	1,00	56	1,56	12,15	84	1,24	38	14,61	1,25
		1921	1,00	84	1,84	11,71	78	1,33	41	14,23	88
5	Bharat National Bank, Delhi	1917	3,73	36	4,09	...	...	...	...	1,10	7
		1918	3,77	37	4,14	...	...	...	...	1,07	4
		1919	2,94	1,13	4,07	...	...	...	...	1,07	4
		1920(c)	2,94	97	3,91	...	...	...	...	92	13
6	Bhargava Commercial Bank, Jubbulpore	1917	2,50	9	2,59	3,37	32	58	...	4,27	80
		1918	2,50	9	2.59	3,13	35	70	2	4,20	1,19
		1919	2,50	10	2,60	3,42	47	53	19	4,61	1,47
		1920	2,50	10	2,60	3,48	48	54	...	4,50	1,35
		1921	2,50	12	2,62	3,22	46	92	...	4,60	1,48
7	Bhowanipore Banking Corporation, Calcutta	1917	1,25	70	1,95	4,35	...	3,43	5,86	13,64	2,61
		1918	1,25	70	1,95	4,67	7,97	5,41	...	18,05	4,91
		1919	1,25	94	2 19	6 26	17,07	7,22	...	30,55	5,78
		1920	1,25	1,40	2.65	8,94	12,90	6,40	...	28.24	71
		1921	1,25	2,08	3,33	10,09	16,95	6,10	1	33,15	3,12
8	Bombay Provincial Bank(*a*)	1917	1,21	...	1,21	....	1	2	1	4	14
9	Byopar Sahayak Bank, Meerut	1917	1,44	81	2,25	4,68	...	26	...	4,94	45
		1918	1,44	92	2,36	4,79	...	47	...	5,26	90
		1919	1,45	98	2,43	5,66	...	29	...	5,95	58
		1920	1,50	1,06	2,56	6,22	...	55	...	6,77	95
		1921	2,00	1,24	3,24	7,06	...	42	3	7,51	1,16
10	Calicut Bank, Calicut	1918	90	36	1,26	2,39	...	40	...	2,79	26
		1919	1,03	36	1,39	3,00	...	72	...	3,72	45
		1920	1,10	43	1,53	3,71	...	66	...	4,37	30
		1921	1,34	44	1,78	4,96	...	92	...	5,88	27
11	Canara Bank, Mangalore	1917	2,20	89	3,09	2,69	29	47	4	3,49	9
		1918	2,98	1,12	4,10	3,72	25	58	4	4,59	59
		1919	3,00	1,26	4,26	7,40	28	20	4	7,92	8
		1920	3,00	1,42	4,42	8,46	22	26	5	8,99	16
		1921	3,00	1,62	4,62	11,38	30	49	6	12,23	23
12	Chinese Merited Banking Company, Rangoon	1921	1,00	20	1,20	99	57	99	2	2,57	1,34
13	Coimbatore Town Bank	1917	1,51	28	1,79	97	67	4	19	1,87	13
		1918	1,51	31	1,82	1,33	62	18	22	2,35	6
		1919	1,51	34	1;85	...	...	...	...	2,64	...
		1920	1,84	40	2,24	1,79	74	2	45	3,00	2
		1921	1,86	46	2,32	1,88	76	6	65	3,35	...
14	Co-operative Hindusthan Bank, Calcutta	1917	1,51	13	1,64	5,13	16	1,48	...	6,77	49
		1918	1,51	24	1,75	5,63	20	2,15	...	7,98	80
		1919	1,51	26	1,77	3,15	21	3,24	1	6,61	1.66
		1920	1,59	31	1,90	4,52	17	4,39	8	9,16	1,92
		1921	1,65	37	2.02	7,26	21	4,51	6	12,04	2,28
15	Darbhanga Bank	1917	2,01	11	2,12	...	...	...	...	3,06	28
		1918	2,01	20	2,21	...	...	...	...	2,24	16
		1919	2,01	30	2,31	...	...	...	...	2,46	15
		1920	2,03	35	2,38	45	6	1,20	...	1,71	1,10
		1921	2,03	38	2,41	63	11	1,38	...	2,12	33
16	Erode Bank	1917	1,50	27	1,77	3	...	3	...	6	16
		1918	1,28	29	1,57	...	...	2	...	2	25
		1919	1,56	30	1,86	1	...	5	...	6	12
		1920	1,74	31	2,05	...	...	...	...	5	1
		1921	1,45	32	1,77	...	...	...	...	4	3
17	Frontier Bank	1921	83	82	1,65	8,50	...	2,79(*b*)	...	11,29	1,34
18	Indian Industrial Bank	1920	3,26	...	3,26	54	2	4,12	...	4,68	1,15
		1921	3,43	...	3,43	2,10	6	1,44	1	3,61	78
19	Industrial and Exchange Bank of India, Bombay.	1920	1,49	...	1,49	...	...	...	...	3,38	2,43
		1921	1,78	...	1,78	1,89(*d*)	...	2.90	15	4,94	2,53
20	Jalpaiguri Banking and Trading Corporation, Jalpaiguri	1918	50	1,41	1,91	9,14	...	3,66	38	13,18	70
		1919	50	1,61	2,11	11,95	...	5,22	23	17,40	3,99
		1920	50	1,92	2,42	16,71	...	5,06	30	22,07	2,35
		1921	50	2,49	2,99	16,11	...	3,95	24	20,30	1,38
21	Jessore United Bank	1917	1,00	36	1,36	5,15	...	...	...	5,15	1,82
		1918	1,00	50	1,50	5,03	...	1	...	5,04	45
		1919	1,00	62	1,62	5,68	...	...	1	5,69	1,03
		1920	1,00	68	1,68	6,17	...	...	3	6,20	1,01
		1921	1,00	88	1,88	6,61	...	...	2	6,63	54

(*a*) In liquidation in 1918

(*b*) Includes Savings Bank and other deposits

(*c*) Figures for 1921 not yet available

(*d*) Includes Savings Bank deposits

No. 14.—CAPITAL, RESERVE, DEPOSITS, AND CASH OF THE INDIAN JOINT STOCK BANKS DURING THE PAST FIVE YEARS, AS FAR AS AVAILABLE—*concld.*

No.	Name of Bank	Year	Paid-up Capital	Reserve and Rest	Total	Deposits					Cash Balance
						Fixed	Savings Bank	Current	Other	Total	
			₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1 000)	₹(1,000)	₹(1,000)	₹(1,000)
	(Class B—Banks having capital and reserve over ₹1 lakh and less than ₹5 lakhs)										
22	Karachi Bank	1917	2,36	10	2,46	2,37	2,07	3,11	4	7,59	1,38
		1918	2,36	10	2,46	5,49	3,24	9,67	4	18,44	5,22
		1919	2,50	20	2,70	11,98	4,46	12,01	4	28,49	3,88
		1920	2,50	50	3,00	10,25	4,21	5,67	15	20,28	69
		1921	2,50	70	3,20	12,91	6,52	9,22	15	28,80	70
23	Kumbakonam Bank	1917	1,39	18	1,57	2	5	1,77	1	1,85	59
		1918	1,56	29	1,85	10	5	2,62	4	2,81	1,39
		1919	1,46	37	1,83	18	9	2,03	3	2,33	38
		1920	1,59	85	2,44	60	10	1,31	1	2,02	27
		1921	1,51	64	2,15	83	10	1,83	1	2,77	75
24	Lyallpur Bank	1918	68	43	1,11	4,56	96	1,25	5	6,82	1,97
		1919	70	52	1,22	7,38	1,28	3,35	14	12,35	3,84
		1920	1,10	69	1,79	13,64	1,54	3,41	19	18,78	3,12
		1921	1,39	1,14	2,53	18,77(a)	...	2,19	23	21,19	3,01
25	Malabar Bank, Cannanore	1917	1,32	7	1,39	1,08	1	7	...	1,16	8
		1918	1,42	7	1,49	1,05	1	4	...	1,10	20
		1919	1,70	8	1,78	1,13	1	5	1	1,20	15
		1920	1,78	9	1,87	1,30	2	11	1	1,44	5
		1921	1,87	16	2,03	1,47	...	27	1	1,75	11
26	Merchants' Bank, Tanjore	1920	1,43	...	1,43	3	2	34	1	40	23
		1921	1,51	2	1,53	...	...	...	...	63	49
27	National Bank of Upper India, Lucknow	1917	2,37	29	2,66	1,90	25	69	3	2,87	69
		1918	2,46	34	2,80	1,45	33	48	1	2,27	46
		1919	2,50	35	2,85	1,77	...	96	4	2,77	62
		1920	2,51	42	2,93	2,03	23	48	11	2,85	41
		1921	2,51	37	2,88	1,36	17	59	43	2,55	35
28	Poona Mercantile Bank†	1920	1,24	1	1,25	...	...	...	...	...	4
		1921	1,24	1	1,25	...	...	...	...	...	7
29	Punjab and Kashmir Bank	1920	1,74	28	2,02	9,45	47	1,99	3	11,94	2,01
		1921	2,46	40	2,86	...	...	...	...	16,52	2,94
30	Shilotri Bank, Bombay	1921	4,47	...	4,47	...	...	10,09(c)	11,80	21,89	3,34
31	Simla Banking and Industrial Company.	1920	3,35	...	3,35	6,78	...	3,69	...	10,47	5,04
		1921	3,39	...	3,39	18,55(a)	...	3,28	...	21,83	3,99
32	South India Bank, Tinnevelly	1917	3,00	25	3,25	4,41	...	1,39	33	6,13	1,28
		1918	3,00	57	3,57	4,80	...	1,50	30	6,60	1,42
		1919	3,00	76	3,76	4,72	...	1,97	37	7,06	3,25
		1920	3,00	91	3,91	4,97	...	1,49	16	6,62	4,59
		1921	3,00	97	3,97	5,10	...	2,32	15	7,57	1,04
33	Tinnevelly Bank	1917	1,75	15	1,90	13	...	...	...	13	12
		1918	1,75	15	1,90	13	...	...	...	15	8
		1919	1,82	13	1,95	15	...	...	...	15	13
		1920	1,82	14	1,96	3	...	...	...	3	1
		1921	1,82	14	1,96	2	...	...	...	2	(b)
34	Travancore Commercial Bank	1921	2,68	6	2,74	...	...	...	...	75	1
35	Travancore National Bank	1921	2,43	16	2,59	2,50	...	6,38	...	8,88	12
36	Trichinopoly Hindu Savings Bank*	1920	99	2	1,01	87	...	4	...	91	1
37	Vellore Commercial Bank	1917	5,00	42	5,42	92	...	1,69	...	2,61	19
		1918	5,00	69	5,69	1,66	...	3,53	65	5,84	1,06
		1919	5,00	69	5,69	2,74	...	3,53	...	6,27	20
		1920	5,00	68	5,68	1,18	...	2,13	...	3,31	11
		1921	3,57	1,18	4,75	62	...	1,05	72	2,39	9
38	Vellore Mercantile Bank	1917	1,42	14	1,56	3	...	1,31	...	1,34	3
		1918	1,77	14	1,91	16	...	2,59	...	2,75	26
		1919	3,71	18	3,89	24	...	2,86	...	3,10	16
		1920	4,09	18	4,27	7	...	1,79	...	1,86	70
		1921	3,74	36	4,10	25	...	2,48	...	2,73	8
39	Union Bank, Kumbakonam	1917	1,00	58	1,58	1,64	28	1,44	3	3,39	1,18
		1918	1,00	62	1,62	2,25	36	3,30	4	5,95	2,54
		1919	1,00	69	1,69	2,74	48	2,47	4	5,73	53
		1920	1,00	80	1,80	2,08	40	3,43	9	6,00	76
		1921	1,00	92	1,92	2,10	47	3,28	9	5,94	177
40	Woriur Commercial Bank	1918	1,47	6	1,53	46	...	2	...	48	...
		1919	1,35	7	1,42	51	...	4	2	57	4
		1920	1,34	8	1,42	54	...	3	...	57	2
		1921	1,37	7	1,44	45	...	5	...	50	11

† Omitted from the list for 1917, 1918 and 1919 as the capital and reserve for the years were less than one lakh of rupees
* In 1921 capital and reserve were less than one lakh of rupees
(*a*) Includes Savings Bank Deposits
(*b*) About Rs. 200 only
(*c*) Includes Savings Bank and fixed deposits

No. 15.—STATEMENT OF BANK FAILURES IN INDIA FROM 1913 TO 1921.

No.	—	Number of Companies	Capital			Date of Registration	Date of going into liquidation
			Authorised	Subscribed	Paid-up		
	1921		Rs.	Rs.	Rs.		
	BOMBAY						
1	Jagadguru Bank	...	10,00,000	1,65,650	33,130	18th December 1908	20th March 1921
2	Empire Bank	...	50,00,000	3,14,675	68,771	23rd April 1913	18th March 1921
	Total, Bombay	*2*	*60,00,000*	*4,80,325*	*1,01,901*		
	PUNJAB						
3	Commercial and Banking Society	...	1,00,000	20,000	5,000	9th December 1919	10th December 1921
	MADRAS						
4	Bank of Trichinopoly	...	1,40,000	19,640	11,128	26th February 1900	14th January 1921 (Defunct)
	TRAVANCORE						
5	Puthupally Agricultural Bank	...	2,00,000	15,000	4,300	16th January 1920	18th June 1921
6	Pathanamthitta Bank	...	1,00,000	20,000	3,000	3rd March 1920	23rd May 1921
7	Sherkon Bank	...	5,00,000	26,000	...	8th March 1921	4th July 1921
	Total, Travancore	*3*	*8,00,000*	*61,000*	*7,300*		
	GRAND TOTAL 1921	7	70,40,000	5,80,965	1,25,329		
Totals*	1920	3	10,40,000	7,67,700	7,24,717		
	1919	4	52,50,000	6,47,185	4,02,737		
	1918	7	2,09,49,970	4,85,651	1,46,185		
	1917	9	76,49,980	35,75,742	25,25,914		
	1916	13	2,30,90,000	20,89,877	4,22,901		
	1915	11	56,50,000	7,79,509	4,50,593		
	1914	42	7,09,70,000	2,45,47,566	1,09,01,961		
	1913	12	2,74,00,000	1,64,55,920	35,13,560		

* For details for years prior to 1921, *vide* table No. 14 of the 7th Issue of Statistical Tables relating to Banks in India, 1920

No. 16.—TOTAL AMOUNT OF CHEQUES CLEARED FROM CLEARING HOUSES IN EACH YEAR FROM 1907 TO 1921

	Calcutta	Bombay	Madras	Karachi	Rangoon	Cawnpore	Lahore	Total
	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)
1907	2,24,44	1,26,45	15,48	5,30	(a)	...	...	3,71,67
1908	2,12,81	1,25,85	17,54	6,43	(a)	...	...	3,62,63
1909	1,97,76	1,43,75	19,48	7,02	(a)	...	...	3,68,01
1910	2,22,38	1,66,52	21,15	7,53	47,65	...	...	4,65,23
1911	2,57,63	1,76,05	20,99	7,50	53,99	...	...	5,16,16
1912	2,88,31	2,05,56	21,37	11,46	60,43	...	...	5,87,13
1913	3,33,02	2,19,30	23,56	12,49	61,98	...	...	6,50,35
1914	2,80,31	1,73,03	21,36	13,14	49,89	...	...	5,37,73
1915	3,22,67	1,66,88	19,22	13,66	40,69	...	...	5,63,12
1916	4,80,17	2,40,51	24,95	15,03	48,53	...	...	8,09,19
1917	4,71,93	3,36,54	22,84	20,27	49,66	...	...	9,01,24
1918	7,44,17	5,33,62	24,56	24,29	69,27	...	...	13,95,91
1919	9,02,49	7,58,32	30,13	22,19	88,37	...	...	18,01,50
1920	15,33,89	13,93,94	77,17	31,88	1,07,79	4,51*	...	31,49,18
1921	9,16,72	8,97,01	39,10	35,79	1,18,75	8,80	5,65†	20,21,82

(a) Information not available
* The Clearing House at Cawnpore was opened in July 1920
† The Lahore Clearing House was opened in April 1921

APPENDIX I

Banks and their Branches and Agencies in the Principal Towns of India

Town	Province	Name of Bank	
A			
Abbottabad	N.-W. Frontier Province	Alliance Bank of Simla	...
Agra	United Provinces	Alliance Bank of Simla	Two branches.
,,	,, ,,	Bhargava Commercial Bank	...
,,	,, ,,	Benares Bank	...
,,	,, ,,	Imperial Bank of India	...
,,	,, ,,	Industrial and Exchange Bank of India	...
Ahmedabad	Bombay	Bank of Baroda	...
,,	,,	Bank of India	...
,,	,,	Imperial Bank of India	Two branches.
,,	,,	Industrial and Exchange Bank of India	...
,,	,,	Industrial Bank of Western India	Head Office and two branches.
Ajmer	Ajmer-Merwara	Alliance Bank of Simla	...
,,	,, ,,	Industrial and Exchange Bank of India	...
Akola	Central Provinces	Imperial Bank of India	...
Akyab	Lower Burma	Imperial Bank of India	...
Allahabad	United Provinces	Allahabad Bank	Head Office and one branch.
,,	,, ,,	Alliance Bank of Simla	...
,,	,, ,,	Benares Bank	...
,,	,, ,,	Imperial Bank of India	...
,,	,, ,,	Industrial and Exchange Bank of India	...
Alleppey	Travancore, Madras	Imperial Bank of India	...
,,	,, ,,	Nedungadi Bank	...
,,	,, ,,	Travancore National Bank	...
Ambala	Punjab	Alliance Bank of Simla	...
,,	,,	Bank of Northern India	...
,,	,,	Imperial Bank of India	...
,,	,,	Industrial and Exchange Bank of India	...
,,	,,	Punjab National Bank	Two branches.
,,	,,	Simla Banking and Industrial Company	Two branches.
Amraoti	Berar	Bank of Berar	Head Office.
,,	,,	Imperial Bank of India	...
Amreli	Baroda	Bank of Baroda	...
Amritsar	Punjab	Allahabad Bank	...
,,	,,	Alliance Bank of Simla	...
,,	,,	Benares Bank	...
,,	,,	Central Bank of India	...
,,	,,	Chartered Bank of India, Australia, and China	...
,,	,,	Imperial Bank of India	...
,,	,,	Industrial and Exchange Bank of India	...
,,	,,	National Bank of India	...
,,	,,	Public Bank of Asia	HeadOffice.
,,	,,	Punjab Co-operative Bank	Head Office.
,,	,,	Punjab National Bank	...
,,	,,	Punjab and Sind Bank	Head Office.
Asansol	Bengal	Tata Industrial Bank	...
B			
Badagara	Madras	Nedungadi Bank	...
Bangalore	Mysore	Bangalore Bank	Head Office and one branch.
,,	,,	Bangalore Mercantile Bank	Head Office.
,,	,,	Bank of Mysore	Head Office
,,	,,	Imperial Bank of India	...
,,	,,	Mysore Industrial Bank	Head Office and one branch.
Bankipore	Bihar and Orissa	Bank of Behar	Head Office.
,,	,, ,,	Benares Bank	...
Bannu	N.-W. Frontier Province	Frontier Bank	...
,,	,, ,,	Industrial and Exchange Bank of India	...
,,	,, ,,	Lyallpur Bank	...
Bareilly	United Provinces	Allahabad Bank	...
,,	,, ,,	Alliance Bank of Simla	Two branches.
,,	,, ,,	Benares Bank	...
Barisal	Bengal	Barisal Bank	Head Office.
Barnagar (Ujjain)	Central India	Alliance Bank of Simla	...
Baroda	Baroda	Bank of Baroda	Head Office.
Bassein	Burma	Imperial Bank of India	...
Basti	United Provinces	Mufassil Bank	...
Belgaum	Bombay	Poona Bank	...
Bellary	Madras	Imperial Bank of India	...
Benares	United Provinces	Allahabad Bank	...
,,	,, ,,	Alliance Bank of Simla	...
,,	,, ,,	Bank of Bihar	...
,,	,, ,,	Imperial Bank of India	...
,,	,, ,,	Benares Bank	Head Office.
,,	,, ,,	Industrial and Exchange Bank of India.	...

APPENDIX I—*continued*

Banks and their Branches and Agencies in the Principal Towns of India—continued

Town	Province	Name of Bank	
Berhampore	Madras	Imperial Bank of India	...
Bezwada	,,	Imperial Bank of India	...
Bhagalpore	Bihar and Orissa	Benares Bank	...
Bhavnagar	Bombay	Bank of Baroda	...
Bhera	Punjab	Industrial and Exchange Bank of India	...
,,	,,	Lyallpur Bank	...
,,	,,	Punjab and Kashmir Bank	...
Bhilsa (Gwalior)	Central India	Alliance Bank of Simla	...
Bhind ,,	,,	,,	...
Bhopal	,,	Bharat National Bank	...
,,	,,	Alliance Bank of Simla	...
Bogra	Bengal	Panchbibi Industrial Bank	Head Office.
Bombay	Bombay	Allahabad Bank	...
,,	,,	Alliance Bank of Simla	...
,,	,,	Banco Nacional Ultramarino	...
,,	,,	Bank of Baroda	...
,,	,,	Bank of India	Head Office.
,,	,,	Bank of Taiwan	...
,,	,,	Benares Bank	...
,,	,,	Bombay Merchants' Bank	Head Office
,,	,,	Bank of Morvi	Head Office and one branch.
,,	,,	Calcutta Industrial Bank	...
,,	,,	Central Bank of India	Head Office and three branches.
,,	,,	Chartered Bank of India, Australia, and China	...
,,	,,	Comptoir National d'Escompte de Paris	...
,,	,,	Cox and Company	...
,,	,,	Eastern Bank	...
,,	,,	Hongkong & Shanghai Banking Corporation	...
,,	,,	Imperial Bank of India	Central Office and three branches.
,,	,,	Imperial Bank of Persia	...
,,	,,	Industrial and Exchange Bank of India	Head Office.
,,	,,	Industrial Bank of Western India	...
,,	,,	International Banking Corporation	...
,,	,,	Karachi Bank	...
,,	,,	Mercantile Bank of India	...
,,	,,	National Bank of India	...
,,	,,	National Bank of South Africa	...
,,	,,	Nederlandshe Handel Maatschappij	...
,,	,,	Nederlandsch Indische Handels-bank	...
,,	,,	P. & O. Banking Corporation	...
,,	,,	Punjab National Bank	...
,,	,,	Shilotri Bank	Head Office.
,,	,,	Sumitomo Bank	...
,,	,,	Tata Industrial Bank	Head Office and two branches.
,,	,,	Union Bank of India	Head Office and one branch.
,,	,,	Yokohama Specie Bank	...
Broach	,,	Imperial Bank of India	...
C			
Calcutta	Bengal	Allahabad Bank	...
,,	,,	Alliance Bank of Simla	...
,,	,,	Benares Bank	...
,,	,,	Bengal National Bank	Head Office.
,,	,,	Bhowanipore Banking Corporation	Head Office.
,,	,,	Calcutta Industrial Bank	Head Office.
,,	,,	Central Bank of India	...
,,	,,	Chartered Bank of India, Australia, and China	...
,,	,,	Co-operative Hindusthan Bank	Head Office.
,,	,,	Cox and Company	...
,,	,,	Eastern Bank	...
,,	,,	Hongkong and Shanghai Banking Corporation	...
,,	,,	Imperial Bank of India	Local Head Office and three branches.
,,	,,	Indian Industrial Bank	Head Office.
,,	,,	Industrial and Exchange Bank of India	...
,,	,,	International Banking Corporation	...
,,	,,	Karnani Industrial Bank	Head Office.
,,	,,	Mercantile Bank of India	...
,,	,,	National Bank of India	...
,,	,,	Nederlandsche Handel Maatschappij	...
,,	,,	Nederlandsch Indische Handels-bank	...
,,	,,	P. & O. Banking Corporation	...
,,	,,	Punjab National Bank	...
,,	,,	Raikat Industrial Bank	Head Office.

APPENDIX I—*continued*

Banks and their Branches and Agencies in the Principal Towns of India—continued

Town	Province	Name of Bank	
Calcutta	Bengal	Tata Industrial Bank	Two branches.
,,	,,	Yokohama Specie Bank	...
Calicut	Madras	Calicut Bank	Head Office.
,,	,,	Imperial Bank of India	...
,,	,,	Nedungadi Bank	Head Office and one branch.
Cannanore	,,	Malabar Bank	Head Office.
,,	,,	Cannanore Bank	Head Office.
Cawnpore	United Provinces	Allahabad Bank	Two branches.
,,	,, ,,	Alliance Bank of Simla	Two branches.
,,	,, ,,	Benares Bank	...
,,	,, ,,	Chartered Bank of India, Australia and China	...
,,	,, ,,	Imperial Bank of India	...
,,	,, ,,	Industrial and Exchange Bank of India	...
,,	,, ,,	National Bank of India	...
,,	,, ,,	Oudh Commercial Bank	...
,,	,, ,,	Punjab National Bank	...
,,	,, ,,	Tata Industrial Bank	...
Chandausi	,, ,,	Allahabad Bank	...
,,	,, ,,	Benares Bank	...
,,	,, ,,	Tata Industrial Bank	...
Channapatna	Mysore	Bank of Mysore	...
Chapra	Bihar and Orissa	Bank of Behar	...
Chickmugalur	Mysore	Bank of Mysore	...
Chiniot	Punjab	Lyallpur Bank	...
Chittagong	Bengal	Imperial Bank of India	...
,,	,,	Mohaluxmi Bank	Head Office.
,,	,,	National Bank of India	...
Chowghat	Madras	Calicut Bank	...
,,	,,	Nedungadi Bank	...
Cocanada	Madras	Imperial Bank of India	...
Cochin	,,	Calicut Bank	...
,,	,,	Imperial Bank of India	...
,,	,,	Indian Bank	...
,,	,,	National Bank of India	...
,,	,,	Nedungadi Bank	...
Coimbatore	,,	Coimbatore Annupparpalayam Bank	Head Office.
,,	,,	Coimbatore Town Bank	Head Office.
,,	,,	Imperial Bank of India	...
Cuttack	Bihar and Orissa	Imperial Bank of India	...
D			
Dabhoi	Baroda	Bank of Baroda	...
Dacca	Bengal	Imperial Bank of India	...
Dalhousie	Punjab	Alliance Bank of Simla	...
Daltongunj	Bihar and Orissa	Chota Nagpur Banking Association	...
Darbhanga	Bihar and Orissa	Darbhanga Bank	Head Office.
Darjeeling	Bengal	Alliance Bank of Simla	...
,,	,,	Benares Bank	...
Davangere	Mysore	Bank of Mysore	...
Dehra Dun	United Provinces	Allahabad Bank	...
,,	,, ,,	Alliance Bank of Simla	...
Dehra Ismail Khan	N.-W. Frontier Province	Frontier Bank	Head Office.
,, ,,	,, ,,	Lyallpur Bank	Head Office and one branch
,, ,,	,, ,,	Punjab National Bank	...
Delhi	Delhi	Allahabad Bank	...
,,	,,	Alliance Bank of Simla	Three branches.
,,	,,	Bank of Northern India	..
,,	,,	Benares Bank	...
,,	,,	Bharat National Bank	Head Office.
,,	,,	Chartered Bank of India, Australia and China	...
,,	,,	Imperial Bank of India	...
,,	,,	Industrial and Exchange Bank of India	..
,,	,,	Mercantile Bank of India	...
,,	,,	National Bank of India	...
,,	,,	Punjab National Bank	...
,,	,,	Tata Industrial Bank	...
Dhanbad	Bihar and Orissa	Chota Nagpur Banking Association	...
,,	,,	Tata Industrial Bank	...
Dharwar	Bombay	Dharwar Bank	Head Office.
E			
Ernakulam	Madras	Nedungadi Bank	...
Erode	,,	Imperial Bank of India	...
,,	,,	Erode Bank	Head Office.

APPENDIX I—*continued*

Banks and their Branches and Agencies in the Principal Towns of India—continued

Town	Province	Name of Bank	
F			
Ferozepore	Punjab	Alliance Bank of Simla	...
,,	,,	Industrial and Exchange Bank of India	...
,,	,,	Punjab National Bank	...
Fyzabad	United Provinces	Ajodhia Bank	Head Office.
,,	,, ,,	Allahabad Bank	...
,,	,, ,,	Benares Bank	...
,,	,, ,,	Oudh Commercial Bank	Head Office.
G			
Gaya	Bihar and Orissa	Bank of Behar	...
Giridih	Bihar and Orissa	Chota Nagpur Banking Association	...
Gojra	Punjab	Punjab National Bank	...
Gorakhpur	United Provinces	Mufassil Bank	Head Office.
,,	,,	Benares Bank	...
,,	,,	Allahabad Bank	...
Gujranwala	Punjab	Industrial and Exchange Bank of India	...
,,	,,	Punjab Industrial Bank	Head Office.
,,	,,	Punjab National Bank	...
,,	,,	Punjab and Sind Bank	...
Gujrat	Bombay	Industrial and Exchange Bank of India	...
,,	Punjab	Lyallpur Bank	...
,,	,,	Punjab Industrial Bank	...
Gulmarg	Kashmir	Alliance Bank of Simla	...
Guna	Central India	Alliance Bank of Simla	...
Guntur	Madras	Imperial Bank of India	...
Gurdaspur	Punjab	Public Bank of Asia	...
Gwalior	Central India	Alliance Bank of Simla	...
,,	,,	Industrial and Exchange Bank of India	...
H			
Hapur	United Provinces	Allahabad Bank	...
,,	,, ,,	Alliance Bank of Simla	...
,,	,, ,,	Byopar Sahayak Bank	...
,,	,, ,,	Punjab National Bank	...
,,	,, ,,	Tata Industrial Bank	...
Hathras	,, ,,	Allahabad Bank	...
,,	,, ,,	Benares Bank	...
,,	,, ,,	Tata Industrial Bank	...
Hazaribagh	Bihar and Orissa	Chota Nagpur Banking Association	Head Office.
Hindupur	Mysore	Bank of Mysore	...
Hoshiarpur	Punjab	Bari Doab Bank	...
,,	,,	Punjab Industrial Bank	...
,,	,,	Punjab National Bank	...
,,	,,	Simla Banking and Industrial Company	...
Howrah	Bengal	Mercantile Bank of India	...
Hubli	Bombay	Imperial Bank of India	...
,,	,,	Poona Bank	...
,,	,,	Dharwar Bank	...
Hyderabad (Deccan)	Hyderabad	Imperial Bank of India	...
,,	,,	Tata Industrial Bank	...
Hyderabad (Sind)	Sind	Imperial Bank of India	...
,,	,,	Karachi Bank	...
,,	,,	Punjab National Bank	...
I			
Indore	Central India	Imperial Bank of India	...
J			
Jalgaon	Bombay	Imperial Bank of India	...
Jalpaiguri	Bengal	Imperial Bank of India	...
,,	,,	Jalpaiguri Banking and Trading Corporation.	Head Office.
,,	,,	Planter's Bank	Head Office.
Jammu	Kashmir	Bharat National Bank	...
,,	,,	Industrial and Exchange Bank of India	...
,,	,,	Punjab Industrial Bank	...
,,	,,	Punjab National Bank	...
Jessore	Bengal	Jessore United Bank	Head Office.
Jhansi	United Provinces	Allahabad Bank	...
,,	,, ,,	Benares Bank	...
Jharia	Bihar and Orissa	Central Bank of India	...
,,	,, ,,	Industrial and Exchange Bank of India	...

APPENDIX I—*continued*

Banks and their Branches and Agencies in the Principal Towns of India—continued

Town	Province	Name of Bank	
Jaranwala	Punjab	Punjab Industrial Bank	...
Jhelum	Punjab	Punjab National Bank	...
,,	,,	Industrial and Exchange Bank of India	...
,,	,,	Punjab and Kashmir Bank	...
Jhang	,,	Lyallpur Bank	...
Jubbulpore	Central Provinces	Allahabad Bank	...
,,	,,	Benares Bank	...
,,	,,	Bhargava Commercial Bank	Head Office.
,,	,,	Imperial Bank of India	...
,,	,,	Industrial and Exchange Bank of India	...
Jullunder	Punjab	Alliance Bank of Simla	Two branches.
,,	,,	Industrial and Exchange Bank of India	...
,,	,,	Punjab National Bank	...
K			
Karachi	Sind	Alliance Bank of Simla	...
,,	,,	Imperial Bank of India	...
,,	,,	Central Bank of India	...
,,	,,	Chartered Bank of India, Australia, and China	...
,,	,,	Cox and Company	...
,,	,,	Industrial and Exchange Bank of India	...
,,	,,	Karachi Bank	Head Office.
,,	,,	Mercantile Bank of India	...
,,	,,	National Bank of India	...
,,	,,	P. & O. Banking Corporation	...
,,	,,	Punjab National Bank	...
Kasauli	Punjab	Alliance Bank of Simla	...
Kasur	,,	Central Bank of India	...
,,	,,	Punjab National Bank	...
,,	,,	Industrial and Exchange Bank of India	...
Kolhapur	Bombay	Poona Bank	...
Kottayam	Travancore, Madras	Travancore National Bank	...
,,	,, ,,	,, Commercial Bank	Head Office.
Kumbakonam	Madras	Kumbakonam Bank	Head Office.
,,	,,	Union Bank	Head Office.
L			
Lahore	Punjab	Allahabad Bank	...
,,	,,	Alliance Bank of Simla	Two branches.
,,	,,	Bank of Northern India	...
,,	,,	Bari Doab Bank	Head Office.
,,	,,	Benares Bank	...
,,	,,	Central Bank of India	...
,,	,,	Frontier Bank	...
,,	,,	Imperial Bank of India	...
,,	,,	Industrial and Exchange Bank of India	...
,,	,,	Jain Bank of India	Head Office.
,,	,,	Muslim Bank of India	Head Office.
,,	,,	National Bank of India	...
,,	,,	Punjab Co-operative Bank	Two branches.
,,	,,	Punjab Industrial Bank	Head Office.
,,	,,	Punjab National Bank	Head Office and one branch.
,,	,,	Punjab and Sind Bank	...
,,	,,	Simla Banking and Industrial Company	Two branches.
Lakke	N.-W. Frontier Province	Frontier Bank	...
Larkana	Sind	Imperial Bank of India	...
,,	,,	Karachi Bank	...
Lucknow	United Provinces	Allahabad Bank	Three branches.
,,	,, ,,	Alliance Bank of Simla	Two branches.
,,	,, ,,	Imperial Bank of India	...
,,	,, ,,	Benares Bank	...
,,	,, ,,	Industrial and Exchange Bank of India	...
,,	,, ,,	National Bank of Upper India	Head Office.
,,	,, ,,	Oudh Commercial Bank	...
,,	,, ,,	Rupee Bank and Trades Ld.	Head Office.
,,	,, ,,	Tata Industrial Bank	Two branches.
Ludhiana	Punjab	Public Bank of Asia	...
,,	,,	Punjab National Bank	...
,,	,,	Industrial and Exchange Bank of India	...
,,	,,	Simla Banking and Industrial Company	...
Lyallpur	,,	Allahabad Bank	...
,,	,,	Alliance Bank of Simla	...
,,	,,	Central Bank of India	...
,,	,,	Colony Bank	Head Office.
,,	,,	Imperial Bank of India	...
,,	,,	Industrial and Exchange Bank of India	...
,,	,,	Lyallpur Bank	...
,,	,,	Punjab National Bank	...
,,	,,	Punjab and Sind Bank	...

APPENDIX I—*continued*

Banks and their Branches and Agencies in the Principal Towns of India—continued

Town	Province	Name of Bank	
M			
Madras	Madras	Benares Bank	...
,,	,,	Calcutta Industrial Bank	...
,,	,,	Chartered Bank of India, Australia, and China	...
,,	,,	Eastern Bank	...
,,	,,	Imperial Bank of India	Local Head Office and one branch.
,,	,,	Indian Bank	Head Office and three branches.
,,	,,	Mercantile Bank of India	...
,,	,,	National Bank of India	...
,,	,,	P. & O. Banking Corporation	...
,,	,,	Tata Industrial Bank	...
Madura	,,	Imperial Bank of India	...
,,	,,	Indian Bank	...
Mandalay	Upper Burma	Imperial Bank of India	...
,,	,,	National Bank of India	...
Mandsour	Central India	Alliance Bank of Simla	...
Mangalore	Madras	Imperial Bank of India	...
,,	,,	Canara Bank	Head Office.
,,	,,	Nedungadi Bank	...
Masulipatam	,,	Imperial Bank of India	...
Meerut	United Provinces	Allahabad Bank	...
,,	,, ,,	Alliance Bank of Simla	Two branches.
,,	,, ,,	Benares Bank	...
,,	,, ,,	Byopar Sahayak Bank	Head Office.
,,	,, ,,	Industrial and Exchange Bank of India	...
,,	,, ,,	Meerut Bank	Head Office.
Mehsana	Baroda	Bank of Baroda	...
Mianwali	Punjab	Lyallpur Bank	...
Mirzapur	United Provinces	Alliance Bank of Simla	...
Montgomery	Punjab	Punjab National Bank	...
Moradabad	United Provinces	Allahabad Bank	...
,,	,,	Benares Bank	...
Motihari	Bihar and Orissa	Bank of Behar	...
Moulmein	Lower Burma	Imperial Bank of India	...
Mullasserry	Madras	Calicut Bank	...
Multan	Punjab	Alliance Bank of Simla	...
,,	,,	Imperial Bank of India	...
,,	,,	Industrial and Exchange Bank of India	...
,,	,,	Punjab National Bank	...
Murree	Punjab	Alliance Bank of Simla	...
,,	,,	Bank of Northern India	...
,,	,,	Cox and Company	...
Mussooree	United Provinces	Allahabad Bank	...
,,	,, ,,	Alliance Bank of Simla	...
,,	,, ,,	Benares Bank	...
Muttra	,, ,,	Allahabad Bank	...
Muzaffarpur	Bihar and Orissa	Benares Bank	...
Mysore	Mysore	Bank of Mysore	...
N			
Nagpur	Central Provinces	Allahabad Bank	...
,,	,, ,,	Imperial Bank of India	...
,,	,, ,,	Industrial and Exchange Bank of India	...
Naini Tal	United Provinces	Allahabad Bank	...
,,	,, ,,	Alliance Bank of Simla	...
,,	,, ,,	Benares Bank	...
Naogaon	Bengal	Naogaon Town Bank	Head Office.
Naraingunge	,,	Imperial Bank of India	...
Natore	Bengal	Natore City Bank	Head Office.
,,	,,	Natore United Bank	Head Office.
Navsari	Baroda	Bank of Baroda	...
Negapatam	Madras	Imperial Bank of India	...
Nowshera	N.-W. Frontier Province	Alliance Bank of Simla	...
Nyamthi	Mysore	Bank of Mysore	...
O			
Ootacamund	Madras	Imperial Bank of India	...
Ottapalam	,,	Nedungadi Bank	...
Ooragaum	Mysore	Bank of Mysore	...
P			
Pachhar	Central India	Alliance Bank of Simla	...
Palghat	Madras	Calicut Bank	...
,,	,,	Nedungadi Bank	...
Parbhani	Hyderabad	Imperial Bank of India	...
Pathankote	Punjab	Public Bank of Asia	...

APPENDIX I—*continued*

Banks and their Branches and Agencies in the Principal Towns of India—continued

Town	Province	Name of Bank	
Patan	Baroda	Bank of Baroda	...
Patiala	Punjab	Bharat National Bank	...
,,	,,	Punjab National Bank	...
Patna	Bihar and Orissa	Allahabad Bank	...
,,	,, ,, ,,	Benares Bank	...
,,	,, ,, ,,	Imperial Bank of India	...
Payyannur	Madras	Malabar Bank	...
Peshawar	N.-W. Frontier Province	Alliance Bank of Simla	Two branches.
,,	,, ,,	Imperial Bank of India	...
,,	,, ,,	Industrial and Exchange Bank of India	...
,,	,, ,,	Punjab National Bank	...
Petlad	Baroda	Bank of Baroda	...
Ponani	Madras	Nedungadi Bank	...
Poona	Bombay	Imperial Bank of India	...
,,	,,	Industrial and Exchange Bank of India	...
,,	,,	Poona Bank	Head Office.
,,	,,	Poona Mercantile Bank	Head Office.
Purulia	Bihar and Orissa	Chota Nagpur Banking Association	...
Q			
Quetta	Baluchistan	Alliance Bank of Simla	...
,,	,,	Imperial Bank of India	...
,,	,,	Industrial and Exchange Bank of India	...
,,	,,	Public Bank of Asia	...
,,	,,	Punjab National Bank	...
R			
Rae Bareli	United Provinces	Allahabad Bank	...
Rahon	Punjab	Punjab National Bank	...
Rajahmundry	Madras	Imperial Bank of India	...
Rajkote	Bombay	Imperial Bank of India	...
,,	,,	Industrial and Exchange Bank of India	...
Ranchi	Bihar and Orissa	Chota Nagpur Banking Association	...
Rangoon	Burma	Allahabad Bank	...
,,	,,	Alliance Bank of Simla	...
,,	,,	Chartered Bank of India, Australia and China	...
,,	,,	Chinese Merited Banking Company	Head Office.
,,	,,	Hongkong and Shanghai Banking Corporation.	...
,,	,,	Imperial Bank of India	...
,,	,,	Industrial and Exchange Bank of India	...
,,	,,	International Banking Corporation	...
,,	,,	Mercantile Bank of India	...
,,	,,	National Bank of India	...
,,	,,	Nederlandsche Handel-Maatschappij	...
,,	,,	Tata Industrial Bank	...
,,	,,	Yokohama Specie Bank	...
Rangpur	Bengal	Gaibanda Bank	Head Office.
,,	,,	North Bengal Bank	Head Office.
,,	,,	North Bengal Industrial Bank	Head Office.
,,	,,	Rangpur Bank	Head Office.
,,	,,	Zamindars Bank	Head Office.
Rawalpindi	Punjab	Alliance Bank of Simla	Two branches.
,,	,,	Bank of Northern India	Head Office and one branch.
,,	,,	Cox and Company	...
,,	,,	Imperial Bank of India	...
,,	,,	Industrial and Exchange Bank of India	...
,,	,,	Punjab Co-operative Bank	...
,,	,,	Punjab National Bank	...
,,	,,	Punjab and Sind Bank	...
,,	,,	Punjab and Kashmir Bank	Head Office.
S			
Sagar	Mysore	Bank of Mysore	...
Saharanpur	United Provinces	Alliance Bank of Simla	...
,,	,, ,,	Benaras Bank	...
,,	,, ,,	Industrial and Exchange Bank of India	...
Saidpur	Bengal	Saidpur Commercial Bank	Head Office.
Salem	Madras	Imperial Bank of India	...
,,	,,	Salem Town Bank	Head Office.
Sargodha	Punjab	Punjab National Bank	...
,,	,,	Union Banking and Commercial Association	Head Office.
Sassaram	Bihar and Orissa	Bank of Behar	...
Secunderabad	Hyderabad	Imperial Bank of India	...
Sehore (Bhopal)	Central India	Alliance Bank of Simla	...
Shahjahanpur	United Provinces	Tata Industrial Bank	...
Shillong	Assam	Assam Industrial Bank	Head Office.
Shimoga	Mysore	Bank of Mysore	...

APPENDIX I—*concluded*

Banks and their Branches and Agencies in the Principal Towns of India—concluded

Town	Province	Name of Bank	
Shivpuri	Central India	Alliance Bank of Simla	...
Sholapur	Bombay	Imperial Bank of India	...
Shujalpur	Central India	Alliance Bank of Simla	...
Sialkot	Punjab	Alliance Bank of Simla	Two branches.
,,	,,	Bharat National Bank	...
,,	,,	Industrial and Exchange Bank of India	...
,,	,,	Punjab National Bank	...
Simla	,,	Alliance Bank of Simla	Head Office and one branch.
,,	,,	Imperial Bank of India	...
,,	,,	Benares Bank	...
,,	,,	Simla Banking and Industrial Company	Head Office.
Sitapur	United Provinces	Allahabad Bank	...
Srinagar	Kashmir	Alliance Bank of Simla	...
,,	,,	Bharat National Bank	...
,,	,,	Cox and Company	...
,,	,,	Industrial and Exchange Bank of India	...
,,	,,	Punjab Industrial Bank	...
,,	,,	Punjab National Bank	...
,,	,,	Punjab and Kashmir Bank	...
Sukkur	Sind	Alliance Bank of Simla	...
,,	,,	Imperial Bank of India	...
Surat	Bombay	Bank of Baroda	...
,,	,,	Imperial Bank of India	...
,,	,,	Industrial and Exchange Bank of India	...
,,	,,	Bank of Morvi	...
,,	,,	Surat Industrial Bank	Head Office.
T			
Tanjore	Madras	Merchants' Bank	Head Office.
Tavoy	Lower Burma	Chartered Bank of India, Australia and China	...
Tehri	United Provinces	Bank of Garhwal	Head Office.
Tellicherry	Madras	Imperial Bank of India	...
,,	,,	Calicut Bank	...
,,	,,	Nedungadi Bank	...
Tinnevelly	,,	South India Bank	Head Office.
,,	,,	Tinnevelly Bank	Head Office.
Tiptur	,,	Bank of Mysore	...
Tirur	,,	Nedungadi Bank	...
Tiruvalla	Travancore, Madras	Travancore National Bank	Head Office.
Tonk	N.-W. Frontier Province	Frontier Bank	...
Trichinopoly	Madras	Imperial Bank of India	...
,,	,,	Trichinopoly Hindu Savings Bank	Head Office.
,,	,,	Trichinopoly National Bank	Head Office.
Trichur	,,	Nedungadi Bank	...
Trivandrum	,,	Imperial Bank of India	...
,,	,,	Travancore National Bank	...
Tumkur	Mysore	Bank of Mysore	...
Tuticorin	Madras	Imperial Bank of India	...
,,	,,	National Bank of India	...
,,	,,	South India Bank	...
U			
Ujjain	Central India	Alliance Bank of Simla	...
V			
Vellore	Madras	Vellore Commercial Bank	Head Office.
,,	,,	Vellore Mercantile Bank	Head Office.
Vizianagram	,,	Imperial Bank of India	...
W			
Wazirabad	Punjab	Bharat National Bank	...
,,	,,	Industrial and Exchange Bank of India	...
,,	,,	Punjab and Kashmir Bank	...
Woriur	Madras	Woriur Commercial Bank	Head Office.

APPENDIX II.

Names of London Offices, Agents or Correspondents of certain Banks and Firms (doing banking business) in India.

Name of Bank	London Office, Agent or Correspondent	Address
Imperial Bank of India	London Office	5, Whittington Avenue, E. C. 3.
Other Banks and kindred Firms.		
Allahabad Bank	National Provincial & Union Bank of England	15, Bishops Gate, E. C. 2.
	P. and O. Banking Corporation	122, Leadenhall Street, E. C. 3.
Alliance Bank of Simla	London Office	40, Old Broad Street, E. C. 2.
	London County, Westminster and Parr's Bank	Bartholomew Lane, E. C. 2.
	Barclays Bank	170, Fenchurch Street, E. C. 3.
Bank of Baroda	Eastern Bank	4, Crosby Sq., E. C. 3.
Bank of Morvi	National Provincial and Union Bank of Englad	15, Bishops Gate, E. C. 2.
Bank of Mysore	Eastern Bank	4 Crosby Sq., E. C. 3.
Calcutta Industrial Bank	Barclays Bank	168, Fenchurch Street, E. C. 3.
Central Bank of India	London Joint City & Midland Bank	5, Threadneedle Street, E. C. 2.
Grindlay & Co.	London Office	54, Parliament Street.
Karnani Industrial Bank	Barclays Bank	168 Fenchurch Street, E. C. 3.
King Hamilton & Co. (Calcutta)	Henry S. King & Co.	65, Cornhill, E. C. 3.
King, King & Co. (Bombay)		
Punjab National Bank	London Joint City and Midland Bank	5, Threadneedle Street, E. C. 2.
Simla Banking and Industrial Co.	Grindlay & Co.	54, Parliament Street.
Tata Industrial Bank	London Office	9, Bishops Gate, E. C. 2.
	Lloyd's Bank	72, Lombard Street, E. C. 3.
Thomas Cook & Son	London Office	Ludgate Circus, E. C. 4.
Union Bank of India	London County, Westminster and Parr's Bank	Bartholomew Lane, E. C. 2.
Exchange Banks.		
Bânco Nacional Ultramarino	London Office	27B, Throgmorton Street, E. C. 2.
Bank of Taiwan	Ditto	25, Old Broad Street, E. C. 2.
Chartered Bank of India, Australia and China.	Ditto	38, Bishops Gate, E. C. 2.
Comptoir National d'Escompte de Paris.	Ditto	8-13, King William Street, E. C. 4.
Cox & Co.	Ditto	16, Charing Cross, S. W. 1.
Eastern Bank	Ditto	4, Crosby Sq., E. C. 3.
Hongkong and Shanghai Banking Corporation.	Ditto	9, Grace Church Street, E. C. 3.
Imperial Bank of Persia	Ditto	25, Abchurch Lane, E. C. 4.
International Banking Corporation	Ditto	36, Bishops Gate, E. C. 2.
Mercantile Bank of India	Ditto	15, Grace Church Street, E. C. 3.
National Bank of India	Ditto	26, Bishops Gate, E. C. 2.
National Bank of South Africa	London Offices	Circus Place, and London Wall, E. C. 2 25 Cockspar Street, S. W. 1.
Nederlandsche Handel-Maatschappij	National Provincial and Union Bank of England	15, Bishops Gate, E. C. 2.
Nederlandsch Indische Handelsbank	London Joint City and Midland Bank	5, Threadneedle Street, E. C. 2.
P. & O. Banking Corporation	London Office	122, Leadenhall Street, E. C. 3.
Sumitomo Bank	Ditto	67, Bishops Gate, E. C. 2.
Yokohama Specie Bank	Ditto	7, Bishops Gate, E. C. 2.

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SGPI—S16—251 DSI—17-1-23—650

NINTH ISSUE

COMMERCIAL INTELLIGENCE DEPARTMENT, INDIA

STATISTICAL TABLES

RELATING TO

BANKS IN INDIA

1922

Published by order of the Governor-General in Council

CALCUTTA
SUPERINTENDENT GOVERNMENT PRINTING, INDIA
1924

[No. 1839.]

Price Eight Annas

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Prefatory Note

The following short note explains some of the more important statistics in the appended tables. An account of the monetary position in India will be found in the Annual Report of the Controller of the Currency for the year 1922-23.

2. The banks dealt with in these tables are classified into (1) the Imperial Bank of India,* in which the old Presidency Banks of Bengal, Bombay, and Madras have been merged, (2) the Exchange Banks whose head offices are located outside India, and (3) the Indian Joint-Stock Banks, registered under the Indian Companies Act, whose head offices are located in India.

3. Presidency Banks and the Imperial Bank of India (tables 1, 8, 9, 10, and 11).—An examination of the statements of accounts of the Presidency Banks and the Imperial Bank of India reveals the fact that while Government or public deposits increased considerably in 1922, private deposits decreased. Cash balances increased as compared with 1921. The table below summarises the capital, reserves, deposits, and cash balances of the three Presidency Banks regarded as one bank up to the year 1920 and of the Imperial Bank of India in 1921 and 1922 :—

31st December	Capital	Reserve and Rest	Government or public Deposits	Private Deposits	Proportion per cent of Government deposits (column 3) to		Cash balances
					Total capital and deposits (columns 1 to 4)	Private deposits (column 4)	
	1	2	3	4	5	6	7
	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	per cent	per cent	₹(1,000)
1913 (pre-war year) .	3,75,00	3,73,07	5,88,66	36,48,50	11·8	16·1	15,37,75
1914 . . .	3,75,00	3,89,17	5,61,52	40,04,08	10·5	14·0	20,83.92
1915 . . .	3,75,00	3,72,50	4,88,67	38,61,19	9·6	12·7	14,65,24
1916 . . .	3,75,00	3,60,99	5,20,58	44,70 87	9·1	11·6	17,27,25
1917 . . .	3,75,00	3,67,52	7,71,28	67,71,74	9·3	11·4	33.77,31
1918 . . .	3,75,00	3,44,58	8,64,28	50,97,75	12·8	16·9	17,07,62
1919 . . .	3,75,00	3,57,81	7,72,24	68,21,37	9·3	11·3	23,62,93
1920 . . .	3,75,00	3,77,79	9,02,63	78,01,90	9·5	11·6	26,03,34
1921* . . .	5,62,24	4,14,54	6,80,61	65,77,99	8·3	10·3	13,60,23
1922* . . .	5,62,50	4,33,07	14,15,73	57,00,57	17·4	24·8	15,07,47

4. Exchange Banks (tables 2, 6, and 13).—The aggregate paid-up capital and reserves of the eighteen Exchange Banks doing business in India in 1922 amounted to over £112 millions, while their deposits and cash balances in India only were £73 millions and £16 millions, respectively. The position from the pre-war year 1913 to 1922 was as follows :—

—	Number of Banks.	Capital, reserve and rest	Deposits in India †	Cash balances in India †
		£(1,000)	£(1,000)	£(1,000)
1913 (pre-war year)	12	37,825	31,035	5,882
1914	11(*a*)	36,972	30,148	8,394
1915	11	36,793	33,546	7,601
1916	10(*b*)	37,931	38,039	10,140
1917	9(*c*)	32,682	53,375	33,744
1918	10(*d*)	39,449	61,856	15,175
1919	11(*e*)	53,070	74,359	29,983
1920	15(*f*)	90,217	74,807	25,175
1921	17(*g*)	111,632	75,196	23,567
1922	18(*h*)	112,221	73,384	16,176

*The three Presidency Banks of Bengal, Bombay, and Madras were amalgamated and formed into the Imperial Bank of India with effect from 27th January, 1921, under the Imperial Bank of India Act, XLVII of 1920.

† Deposits and cash balances in India converted into sterling at the rate of ₹10=£1.

(*a*) Excluding the Deutsch-Asiatische Bank which went into liquidation after the outbreak of war.

(*b*) Excluding the Delhi and London Bank which was amalgamated with the Alliance Bank of Simla (which is an Indian Joint-Stock Bank and included in table 3).

(*c*) Excluding the Russo-Asiatic Bank, information not being available.

(*d*) Including the Bank of Taiwan which opened a branch in India.

(*e*) Including the Sumitomo Bank which has a branch in India.

(*f*) Including the Imperial Bank of Persia, the National Bank of South Africa, P. & O. Banking Corporation, and the Banco Nacional Ultramarino.

(*g*) Including the Nederlandsche Handel-Maatschappij and the Nederlandsche Indische Handelsbank.

(*h*) Including the American Express Company Incorporated.

In table 6 the returns of Exchange Banks have been classified into two groups, namely, (1) banks doing a considerable portion of their business in India, and (2) banks which are agencies of large banking corporations doing a major portion of their business abroad. It will be seen that the deposits *in India* of the first group were in 1922 over three times those of the second group.

5. Indian Joint-Stock Banks (tables 3, 7, and 14).—The tables in this volume deal with 68 banks, having a minimum paid-up capital and reserve of one lakh of rupees, from which returns have been received. These banks have over 300 branches chiefly scattered throughout the North-West of India, especially in the Punjab and the United Provinces. The banks are sub-divided into two classes, namely, (1) those with a paid-up capital and reserve of ₹5 lakhs and over, and (2) those smaller banks with a paid-up capital and reserve between one lakh and less than ₹5 lakhs. The aggregate paid-up capital and reserves of these 68 banks in 1922 amounted to ₹11,75 lakhs, the deposits to ₹65,02 lakhs, and cash balances to ₹12,60 lakhs, as stated below :—

—	Class I.				Class II.			
	Number of banks	Capital and reserves	Deposits	Cash balances	Number of banks	Capital and reserves	Deposits	Cash balances
		₹ (lakhs)	₹ (lakhs)	₹ (lakhs)		₹ (lakhs)	₹ (lakhs)	₹ (lakhs)
1913 (pre-war year)	18	3,64	22,59	4,00	23	50	1,51	25
1914 . . .	17	3,93	17,11	3,58	25	55	1,26	28
1915 . . .	20	4,38	17,87	3,99	25	55	91	20
1916 . . .	20	4,61	24,71	6,03	28	63	1,01	17
1917 . . .	18	4,67	31,17	7,65	25	54	99	20
1918 . . .	19	6,02	40,59	9,49	28	63	1,55	37
1919 . . .	18	7,63	58,99	12,17	29	75	2,28	54
1920 . . .	25	10,92	71,15	16,31	33	82	2,33	42
1921 . . .	27	12,40	76,90	15,66	38	1,00	3,26	44
1922 . . .	27	10,64	61,64	12,04	41	1,11	3,38	56

6. Total Deposits (table 4).—The extent to which bank deposits have increased in the last decade is shown in table 4. This table is based on the figures given in the preceding three tables. It would appear from these statistics that the total deposits in all the three classes of Banks in India increased from ₹97 crores in 1913 to ₹2,10 crores in 1922, or by 115 per cent. The respective shares in the total deposits in 1922 were: Imperial Bank of India 34 per cent, Exchange Banks 35 per cent, and Indian Joint-Stock Banks 31 per cent. [In the case of Exchange Banks the figures refer to their deposits in India only.]

7. Proportion of Cash to Deposits (table 5).—Cash balances at the end of 1922 were 21 per cent of the liabilities on deposits in the case of the Imperial Bank of India, 19 per cent in the case of Exchange Banks doing a considerable portion of their business in India, and 33 per cent in the case of those banks doing a major portion of their business abroad. The percentage for Indian Joint-Stock Banks was 20 in the case of those having capital and reserve of ₹5,00,000 and over, and 17 in the case of those with smaller capital.

8. Bank Rates (table 12).—These are the rates charged for demand loans, *i.e.*, the rates charged day by day by the old Presidency Banks and the Imperial Bank of India for loans advanced on such security as Government paper. The annual average of these rates for the year 1922 was 5·81.

9. Bank failures (table 15).—A complete list of the Bank failures which have taken place in 1922 is given in table 15. The failures were mostly confined to those banks which have a small paid-up capital. The number

of failures in 1922 was 15, the United Provinces alone accounting for 6.

10. Clearing House Returns (table 16).—Clearing House returns show a fall in the activity in banking operations as compared with 1920 when there was a marked increase in the clearings to the extent of over ₹31,49 crores. The returns of the last fifteen years are set out in table 16.

Cheques cleared from Clearing Houses

	Pre-war year (1913)	1918	1919	1920	Last year (1921)	Year under review (1922)
	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)
Calcutta . .	3,33,02	7,44,17	9,02,49	15,33,89	9,16,72	9,44,26
Bombay . .	2,19,30	5,33,62	7,58,32	13,93,94	8,97,01	8,63,76
Madras . .	23,56	24,56	30,13	77,17	39,10	42,79
Karachi . .	12,49	24,29	22,19	31,88	35,79	32,37
Rangoon . .	61,98	69,27	88,37	1,07,79	1,18,75	1,23,17
Cawnpore . .	...	...	...	4,51	8,80	8,24
Lahore . .	...	...	...	...	5,65	8,10
Total .	6,50,35	13,95,91	18,01,50	31,49,18	20,21,82	20,22,69

11. Appendices.—Two Appendices have been inserted to show :—

(1) Banks and their branches and agencies in the principal towns of India, and

(2) London Offices, Agents or correspondents of banks and banking firms doing business in India.

D. N. GHOSH,
Director of Statistics,
for *Director-General of Commercial Intelligence.*

CALCUTTA ;
December 22, 1923.

ROYAL ASIATIC SOCIETY LIBRARY OF THE BOMBAY BRANCH OF THE

BANKING STATISTICS

I

Summary Tables

No. 1.—CAPITAL, RESERVE, DEPOSITS, AND CASH BALANCES OF THE IMPERIAL BANK OF INDIA* ON 31st DECEMBER EACH YEAR

	Paid-up Capital	Reserve and Rest	Total	Deposits			Cash Balances
				Public	Private	Total	
	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
1870	3,36,25	25,57	3,61,82	5,43,05	6,39,61	11,82,66	9,96,87
1880	3,50,00	55,27	4,05,27	2,91,15	8,49,28	11,40,43	7,41,45
1890	3,50,00	97,54	4,47,54	3,59,25	14,76,35	18,35,60	12,96,75
1900	3,60,00	1,99,61	5,59,61	2,80,53	12,88,27	15,68,80	5,04,49
1905	3,60,00	2,63,37	6,23,37	3,11,91	22,26,37	25,38,28	8,23,01
1910	3,60,00	3,31,03	6,91,03	4,23,63	32,34,38	36,58,01	11,35,12
1911	3,60,00	3,40,39	7,00,39	4,38,30	34,19,99	38,58,29	13,58,20
1912	3,75,00	3,63,61	7,38,61	4,27,01	35,84,47	40,11,48	11,77,38
1913	3,75,00	3,73,07	7,48,07	5,88,66	36,48,50	42,37,16	15,37,75
1914	3,75,00	3,89,17	7,64,17	5,61,52	40,04,08	45,65,60	20,83,92
1915	3,75,00	3,72,50	7,47,50	4,88,67	38,61,19	43,49,86	14,65,24
1916	3,75,00	3,60,99	7,35,99	5,20,58	44,70,87	49,91,45	17,27,25
1917	3,75,00	3,67,52	7,42,52	7,71,28	67,71,74	75,43,02	33,77,31
1918	3,75,00	3,44,58	7,19,58	8,64,28	50,97,75	59,62,03	17,07,62
1919	3,75,00	3,57,81	7,32,81	7,72,24	68,21,37	75,93,61	23,62,93
1920	3,75,00	3,77,79	7,52,79	9,02,63	78,01,90	87,04,53	26,03,34
1921*	5,62,24	4,14,54	9,76,78	6,80,01	65,77,99	72,58,00	13,60,23
1922	5,62,50	4,33,07	9,95,57	14,15,73	57,00,57	71,16,30	15,07,47

No. 2.—CAPITAL, RESERVE, DEPOSITS, AND CASH BALANCES OF THE EXCHANGE BANKS ON 31st DECEMBER EACH YEAR

	Number of Banks	Capital and Reserve			Deposits		Cash Balances	
		Paid-up Capital	Reserve and Rest	Total	Out of India	In India	Out of India	In India
		£(1,000)	£(1,000)	£(1,000)	£(1,000)	₹(1,000)	£(1,000)	₹(1,000)
1870	3	2,004	180	2,184	2,688	52,31	2,611	61,13
1880	4	2,532	541	3,073	7,305	3,39,88	2,046	1,80.09
1890	5	6,384	1,699	8,083	30,734	7,53,60	5,810	3,50,43
1900	8	11,803	3,971	15,774	54,263	10,50,35	11,945	2,39,58
1905	10	15,204	7,219	22,423	94,536	17,04,45	21,504	3,78,13
1910	11	21,734	12,610	34,344	134,166	24,79,17	17,810	4,38,51
1911	12	22,600	13,001	35,601	157,764	28,16,90	22,136	4,56,91
1912	12	23,657	13,980	37,637	172,028	29,53,62	23,082	6,14,82
1913	12	23,640	14,185	37,825	181,138	31,03,54	25,688	5,88,24
1914	11(*a*)	22,815	14,157	36,972	164,970	30,14,76	40,694	8,39,37
1915	11	22,681	14,112	36,793	179,948	33,54,56	45,111	7,60,13
1916	10(*b*)	22,836	15,095	37,931	208,232	38,03,88	41,367	10,14,01
1917	9(*c*)	18,384	14,298	32,682	228,001	53,37,53	54,765	33,74,37
1918	10(*d*)	22,269	17,180	39,449	305,937	61,35,60	57,981	15,17,55
1919	11(*e*)	31,931	21,139	53,070	433,001	74,35,90	63,571	29,98,32
1920	15(*f*)	54,198	36,019	90,217	513,671	74,80,71	84,197	25,17,53
1921	17(*g*)	66,369	45,263	111,632	526,473	75,19,61	82,318	23,56,74
1922	18 (*h*)	66,541	45,680	112,221	527,348	73,38,44	81,654	16,17,63

* Figures for years prior to 1921 represent the totals of the 3 Presidency Banks of Bengal, Bombay, and Madras, which were amalgamated and formed into the Imperial Bank of India with effect from 27th January, 1921 (I. B. I. Act XLVII of 1920).

(*a*) Excluding the Deutsch-Asiatische Bank which went into liquidation after the outbreak of war.

(*b*) Excluding the Delhi and London Bank which was amalgamated with the Alliance Bank of Simla, Ltd. (which is an Indian Joint-Stock Bank and included in table 3).

(*c*) Excluding the Russo-Asiatic Bank, information not being available.

(*d*) Including the Bank of Taiwan which opened a branch in India.

(*e*) Including the Sumitomo Bank which has a branch in India.

(*f*) Including the Imperial Bank of Persia, the National Bank of South Africa, the P. & O. Banking Corporation, and the Banco Nacional Ultramarino.

(*g*) Including the Nederlandsche Handel-Maatschappij and the Nederlandsche Indische Handelsbank.

(*h*) Including the American Express Company Incorporated.

No. 3.—CAPITAL, RESERVE, DEPOSITS, AND CASH BALANCES OF THE PRINCIPAL INDIAN JOINT-STOCK BANKS ON 31st DECEMBER EACH YEAR

CLASS A—Banks with capital and reserve of ₹5 lakhs and over

	Number of reporting Banks	Paid-up Capital	Reserve and Rest	Total	Deposits	Cash Balances
		₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
1870	2	9,83	1,82	11,65	13,95	5,07
1880	3	18,00	3,11	21,11	63,37	16,63
1890	5	33,50	17,59	51,09	2,70.78	55,79
1900	9	82,12	45.60	1,27,72	8,07,52	1,19,04
1905	9	84.57	77,82	1,62,39	11,98,92	1,73,50
1910	16	2,75,66	1,00,55	3,76,21	25,65,85	2,80,25
1911	18	2,85.60	1,26,54	4,12,14	25,29,11	3,62,05
1912	18	2,91,64	1,34,58	4,26,22	27,25,98	4,00,11
1913	18	2,31,33	1,32,94	3,64,27	22,59,19	4,00,17
1914	17	2,51,40	1,41,88	3,93,28	17,10,58	3,53,18
1915	20	2,81,39	1,56,65	4,38,04	17,87,27	3,99,41
1916	20	2,87,36	1,73,66	4,61,02	24,71,05	6,03,49
1917	18*	3,03,70	1,62,99	4,66,69	31,17,01	7,64,84
1918	19	4,36,45	1,65,59	6,02,04	40,59,48	9,48,58
1919	18‡	5,39,07	2,24,27	7,63,34	58,99,47	12,16,63
1920	25(*a*)	8.37.02	2,55,46	10,92.48	71,14,64	16.30.70
1921	27(*b*)	9,38,80	3,00,81	12,39,61	76,89,63	15,65,90
1922	27	8,02,24	2,61,65	10,63,89	61,63,86	12,03,88

CLASS B—Banks with capital and reserve between ₹1 lakh and less than ₹5 lakhs

1913	23	39,14	11,35	- 50,49	1,51,15	24,95
1914	25	42,22	13,02	55,24	1,26,54	27,99
1915	25	45,38	9,73	55,11	91,37	20,01
1916	28	51,77	11,50	63.27	1,01,23	16,76
1917	25†	44,16	10,24	54,40	99,20	20,42
1918	28	48,65	14,43	63,08	1,55,35	36,90
1919	29	53,11	21,86	74,97	2,28,49	53,71
1920	33	61,42	19,95	81.37	2,33,46	41,91
1921	38(*c*)	77,05	23,23	1,00,28	3,26,02	43,52
1922	41(*d*)	83,00	27,65	1,10,65	3,37,89	56,02

No. 4.—CAPITAL AND RESERVE AND DEPOSITS OF THE IMPERIAL BANK OF INDIA, EXCHANGE BANKS, AND INDIAN JOINT-STOCK BANKS, IN EACH YEAR FROM 1913 TO 1922.

Year	Imperial Bank of India		Exchange Banks		Joint-Stock Banks		Total of all Banks	
	Capital and Reserve	Deposits	Capital and Reserve§	Deposits (in India)	Capital and Reserve	Deposits	Capital and Reserve	Deposits
	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
1913	7,48,07	42,37,16	37,82,50	31,03,54	4,14,76	24,10,34	49,45,33	97,51.04
1914	7,64,17	45,65,60	36,97,20	30,14,76	4,48,52	18,37,12	49,09,89	94,17,48
1915	7,47,50	43,49,86	36,79,30	33,54,56	4,93,15	18,78,64	49,19,95	95,83,06
1916	7,35,99	49,91,45	37,93,10	38,03,88	5,24.29	25,72,28	50,53,38	1,13,67,61
1917	7,42,52	75,43,02	32,68,20	53,37,53	5,21,09	32,16,21	45,31,81	1,60,96,76
1918	7,19,58	59,62,03	39,44,90	61,26,33	6,65,12	42,14,83	53,29.60	1,63,03,19
1919	7,32,81	75,93,61	53,07,00	74,35,90	8,38,31	61,27,96	68,78,12	2,11,57,47
1920	7,52,79	87,04,53	90,21,70	74,80,71	11,73,85	73,48,10	1,09,48,34	2,35,33,34
1921	9,76,78	72,53,00	1,11,63,20	75,19,61	13,39,89	80,15,65	1,34,79,87	2,27,93,26
1922	9,95,57	71,16,30	1,12,22,06	73,38,44	11,74,54	65,01,75	1,33,92,17	2,09,56,49

*The Bank of Rangoon was amalgamated with the Alliance Bank of Simla; the Bank of Upper India and the Standard Bank went into liquidation during the year.

†The Gorakhpur Bank was liquidated during the year. The Vellore Commercial Bank was transferred to class A. The Wariur Commercial Bank and the Bangalore Mercantile Bank have been excluded as their capital and reserve have fallen below one lakh.

‡ Excludes Trust of India which in 1918 conducted some banking business acquired from the Bank of Upper India.

§ Conversion made at the rate of £1=₹10.

(*a*) Includes four new banks and three transferred from class B.

(*b*) Includes two new banks and one transferred from class B. The Vellore Commercial Bank was transferred to class B during the year.

(*c*) Includes five new banks and one transferred from class A. The Ajodhia Bank, Fyzabad, was transferred to class A during the year.

(*d*) Returns for 1922 for three banks, *viz.*, Bharat National Bank, Malabar Bank, and Tinnevelly Bank, not having been received, the figures for the preceding year have been repeated.

No. 5.—PROPORTION PER CENT OF CASH TO LIABILITIES ON DEPOSITS OF THE SEVERAL CLASSES OF BANKS ON 31st DECEMBER EACH YEAR

	1913	1914	1915	1916	1917	1918	1919	1920	1921	1922
I. Imperial Bank of India . . .	per cent 36	per cent 46	per cent 34	per cent 35	per cent 45	per cent 29	per cent 31	per cent 30	per cent 19	per cent 21
II. Exchange Banks*—										
(1) Banks doing a considerable portion of their business in India .	19	28	19	25	40	20	35	30	28	19
(2) Banks, which are merely agencies of large banking corporations, doing a major portion of their business abroad . . .	17	26	41	35	160	44	67	58	43	33
III. Indian Joint-Stock Banks—										
(*a*) Banks having capital and reserve of ₹5,00,000 and over . . .	18	21	22	24	25	23	21	23	20	20
(*b*) Banks having capital and reserve between ₹1,00,000 and less than ₹5,00,000	16	22	22	17	21	24	24	18	13	17

No. 6.—CAPITAL, RESERVE, DEPOSITS, AND CASH BALANCES OF THE EXCHANGE BANKS, CLASSIFIED IN GROUPS ACCORDING TO THE EXTENT OF BUSINESS IN INDIA, ON 31st DECEMBER 1922

	No. of Banks	Paid-up Capital	Reserve and Rest	Deposits		Cash Balances	
				Out of India	In India	Out of India	In India
		£(1,000)	£(1,000)	£(1,000)	₹(1,000)	£(1,000)	₹(1,000)
(1) Banks doing a considerable portion of their business in India . . .	5	7,700	9,047	71,722	55,60,42	11,641	10,39,31
(2) Banks, which are merely agencies of large banking corporations, doing a major portion of their business abroad . .	13	58,841	36,633	455,626	17,78,02	70,013	5,78,32
TOTAL .	18	66,541	45,680	527,348	73,38,44	81,654	16,17,63

No. 7.—CAPITAL, RESERVE, DEPOSITS, AND CASH BALANCES OF THE INDIAN JOINT-STOCK BANKS, CLASSIFIED IN GROUPS ACCORDING TO THE AMOUNT OF CAPITAL, ON 31st DECEMBER 1922

	No. of Banks	Paid-up Capital	Reserve and Rest	Deposits	Cash Balances
		₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
Banks with Capital and reserve amounting to ₹20,00,000 and above .	11	7,02,10	2,23,05	57,17,55	11,46,94
Banks with Capital and reserve between ₹20,00,000 and ₹10,00,000 .	4	37,93	20,14	2,22,51	30,81
Banks with Capital and reserve between ₹10,00,000 and ₹5,00,000 .	12	62,21	18,46	2,23,80	26,13
Total of Banks ₹5,00,000 and above	27	8,02,24	2,61,65	61,63,86	12,03,88
Banks with Capital and reserve between ₹1,00,000 and less than ₹5,00,000	41	83,00	27,65	3,37,89	56,02
TOTAL .	68	8,85,24	2,89,30	65,01,75	12,59,90

* The percentages for the Exchange Banks have been calculated on their deposits and cash balances in India only.

II

General Tables

No. 8.—CAPITAL, RESERVE, DEPOSITS (GOVERNMENT AND OTHER), CASH, INVESTMENTS, AND DIVIDEND OF THE BANK OF BENGAL ON 31st DECEMBER EACH YEAR UP TO 1920

	Paid-up Capital	Reserve and Rest	Total	DEPOSITS					Cash Balance	Investments	Dividend for the year
				Government (Public)	PRIVATE						
					Fixed	Savings Bank	Current	Total			
	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹(lakhs)	₹(lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	Per cent
1880	2,00	25	2,25	2,02				5,02	4,84	1,53	8⅓
1885	2,00	43	2,43	1,48				3,83	3,12	1,16	9⅓
1890	2,00	48	2,48	2,26				6,66	6,39	2,06	9⅓
1895	2,00	71	2,71	1,84				6,77	4,22	1,32	10
1900	2,00	1,06	3,06	1,55				5,82	2,44	1,36	11
1905	2,00	1,43	3,43	1,67	(a)	(a)	(a)	12,04	3,97	1,81	12
1910	2,00	1,75	3,75	1,98				16,09	5,14	3,68	14
1911	2,00	1,80	3,80	2,71				16,77	7,29	3,21	14
1912	2,00	1,85	3,85	2,34				17,11	6,65	3,10	14
1913	2,00	1,91	3,91	3,01				18,25	8,41	3,10	14
1914	2,00	2,00	4,00	2,87				21,61	11,70	6,21	16
1915	2,00	2,04	4,04	2,65	7,19	88	11,72	19,79	7,85	7,93	16
1916	2,00	2,13	4,13	2,74	7,28	93	13,23	21,44	7,73	7,69	16
1917	2,00	2,21	4,21	4,48	6,51	80	22,03	29,34	14,82	7,74	17
1918	2,00	1,89	3,89	5,85	(a)	(a)	(a)	23,93	8,94	7,80	17
1919	2,00	2,00	4,00	4,05	4,96	79	22,74	28,49	9,98	8,64	17
1920	2,00	2,10	4,10	4,34	(a)	(a)	(a)	34.74	12,21	9,11	19⅓

(a) Details not available.

No. 9.—CAPITAL, RESERVE, DEPOSITS (GOVERNMENT AND OTHER), CASH, INVESTMENTS, AND DIVIDEND OF THE BANK OF BOMBAY ON 31st DECEMBER EACH YEAR UP TO 1920

	Paid-up Capital	Reserve	Government deposits	Other deposits (a)	Cash Balance	Investments	Dividend for the year
	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	Per cent
1880	1,00	22	39	2,65	1,60	79	7½
1885	1,00	25	53	2,76	2,18	33	7½
1890	1,00	33	83	6,19	5,73	78	10
1895	1,00	51	76	3,58	2,28	1,05	11
1900	1,00	70	88	4,33	1,29	89	11
1905	1,00	87	93	6,76	2,59	1,58	12
1910	1,00	1,05	1,52	10,58	4,36	1,49	14
1911	1,00	1,06	1,08	11,17	4,63	2,08	14
1912	1,00	1,06	1,17	11,29	3,15	2,10	14
1913	1,00	1,06	2,01	10,18	4,78	2,29	14
1914	1,00	1,10	1,83	10,82	6,47	2,01	14½
1915	1,00	1,00	1,36	10,79	4,24	2,77	15
1916	1,00	90	1,42	13,67	6,68	3,13	15
1917	1,00	92	2,35	28,18	13,99	7,45	17½
1918	1,00	1,01	1,77	17,50	5,42	3,54	18½
1919	1,00	1,10	2,63	27,57	9.28	3,16	19½
1920	1,00	1,20	3,50	27,49	8,76	3.00	22

(a) Details of deposits not available.

No. 10.—CAPITAL, RESERVE, DEPOSITS (GOVERNMENT AND OTHER), CASH, INVESTMENTS, AND DIVIDEND OF THE BANK OF MADRAS ON 31st DECEMBER EACH YEAR UP TO 1920

	Paid-up Capital	Reserve and Rest	Total	DEPOSITS					Cash Balance	Investments	Dividend for the year
				Government (Public)	PRIVATE						
					Fixed	Savings Bank	Current	Total			
	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	Per cent
1880	50	7	57	49				80	98	...	...
1885	50	9	59	28				1,09	65	19	7
1890	50	16	66	49				1.90	83	45	10½
1895	50	18	68	72				2,76	1,19	45	10
1900	60	24	84	37				2,73	1,31	67	8
1905	60	33	93	51	(a)	(a)	(a)	3,46	1,67	71	10
1910	60	51	1,11	72				5,67	1,84	85	12
1911	60	54	1,14	59				6,25	1,66	1,04	12
1912	75	72	1,47	75				7,43	1.96	1,13	12
1913	75	76	1,51	87				8,06	2,19	1,18	12
1914	75	79	1,54	91				7,62	2,67	1,34	12
1915	75	68	1,43	87	3,38	20	4,45	8,03	2,56	1,84	12
1916	75	58	1,33	1,04	3,99	24	5,37	9,60	2.87	1,63	12
1917	75	54	1,29	88	3,77	22	6,21	10,20	4,96	95	12
1918	75	55	1,30	1,02	4,14	21	5,19	9,54	2,71	1,40	12
1919	75	48	1,23	1,04	4,81	24	7,11	12,16	4,37	1,75	12
1920	75	48	1,23	1,19	8,24	31	7,24	15,79	5.06	2,13	18

(a) Details not available.

NOTE.—The three Presidency Banks of Bengal, Bombay, and Madras were amalgamated and formed into the Imperial Bank of India with effect from the 27th January, 1921, under the Imperial Bank of India Act, XLVII of 1920.

No. 11.—CAPITAL, RESERVE, DEPOSITS (GOVERNMENT AND OTHER), CASH, INVESTMENTS AND DIVIDEND OF THE IMPERIAL BANK OF INDIA ON 31st DECEMBER EACH YEAR

	Paid-up Capital	Reserve and Rest	Total	DEPOSITS					Cash Balance	Investments (Govt. and other authorised securities under the Act)	Dividend for the year
				Government (Public)	PRIVATE						
					Fixed	Savings Bank	Current	Total			
	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)	Per cent
1921	5,62	4,15	9,77	6,80	(a)	(a)	(a)	65,78	13,60	12,46	16
1922	5,63	4,33	9,96	14,16	(a)	(a)	(a)	57,00	15,07	9,79	16

No. 12.—AVERAGE BANK RATES OF THE PRESIDENCY BANKS FROM 1870 TO 1920 AND OF THE IMPERIAL BANK OF INDIA IN 1921 AND 1922

	BANK OF BENGAL			BANK OF BOMBAY			BANK OF MADRAS		
	Half year ending 30th June	Half year ending 31st Dec.	Annual average	Half year ending 30th June	Half year ending 31st Dec.	Annual average	Half year ending 30th June	Half year ending 31st Dec.	Annual average
1870	5·47	6·00	5·73	5·53	4·97	5·25	4·50	4·50	4·50
1871	4·94	4·50	4·72	(a)	(a)	5·09	4·91	5·00	4·95
1872	6·36	3·56	4·96			5·10	5·94	6·00	5·97
1873	4·15	3·71	3·93			4·63	6·00	6·19	6·09
1874	8·74	3·70	6·22	8·85	4·30	6·57	7·89	7·00	7·44
1875	6·48	4·84	5·66	6·55	7·92	7·23	7·00	7·00	7·00
1876	7·42	6·11	6·76	8·35	5·62	6·98	6·75	6·00	6·37
1877	9·49	7·30	8·40	9·03	7·31	8·17	6·00	6·10	6·05
1878	6·53	4·03	5·28	7·18	5·00	6·09	7·00	7·00	7·00
1879	7·27	5·42	6·34	8·05	5·29	6·67	7·00	7·00	7·00
1880	5·39	3·91	4·65	5·72	4·30	5·01	6·47	4·27	5·37
1881	4·86	5·72	5·29	5·40	5·98	5·69	4·67	6·30	5·48
1882	8·18	5·02	6·60	8·08	4·13	6·10	8·29	4·13	6·21
1883	6·99	6·56	6·78	7·00	6·20	6·66	6·97	7·02	6·99
1884	8·81	3·95	6·38	9·03	4·17	6·60	8·42	4·13	6·27
1885	6·76	4·00	5·38	5·90	4·00	4·95	5·71	3·23	4·47
1886	5·92	6·15	6·04	6·35	6·50	6·42	5·48	5·64	5·56
1887	7·48	3·80	5·64	7·78	3·73	5·75	7·92	3·90	5·91
1888	5·74	5·18	5·46	5·90	5·51	5·70	5·78	5·44	5·61
1889	9·31	4·67	6·99	9·46	4·00	6·73	9·62	4·14	6·88
1890	8·26	3·32	5·79	9·21	3·28	6·24	8·14	3·32	5·73
1891	3·50	2·62	3·06	3·88	2·23	3·05	3·60	2·25	2·92
1892	3·88	3·11	3·50	3·97	3·04	3·50	4·03	3·07	3·50
1893	5·68	4·08	4·88	5·97	3·84	4·90	6·19	4·36	5·27
1894	7·42	3·36	5·39	7·55	3·46	5·50	6·72	3·31	5·01
1895	5·07	3·59	4·33	4·30	3·60	3·95	5·03	3·50	4·26
1896	5·77	5·61	5·69	5·85	5·10	5·47	6·00	5·28	5·64
1897	9·88	5·97	7·92	10·11	5·64	7·87	9·97	6·00	7·98
1898	11·02	5·11	8·06	12·03	4·55	8·29	11·09	4·51	7·80
1899	6·34	5·49	5·91	6·34	5·42	5·88	6·27	5·83	6·05
1900	6·41	4·27	5·34	6·90	3·79	5·34	7·24	4·50	5·87
1901	6·89	4·07	5·48	7·07	3·83	5·45	7·57	4·09	5·83
1902	6·17	3·55	4·86	6·25	3·43	4·84	7·00	4·02	5·51
1903	6·27	3·49	4·88	6·70	3·48	5·09	7·13	4·27	5·70
1904	5·56	4·19	4·87	5·15	3·82	4·48	6·42	4·07	5·24
1905	5·56	4·63	5·09	5·77	4·42	5·09	6·04	4·19	5·11
1906	6·95	5·88	6·42	7·24	5·28	6·26	7·16	5·04	6·09
1907	7·63	4·58	6·10	7·81	4·11	5·96	8·24	4·54	6·39
1908	7·42	4·24	5·83	7·84	4·02	5·93	8·38	4·38	6·38
1909	6·58	3·91	5·24	6·47	3·82	5·14	7·55	4·41	5·98
1910	6·14	4·51	5·33	6·19	4·14	5·16	7·17	4·65	5·91
1911	6·66	4·36	5·51	6·55	3·52	5·03	7·59	4·35	5·97
1912	6·24	4·59	5·42	6·01	4·10	5·05	7·51	4·59	6·05
1913	6·57	5·33	5·95	7·23	4·62	5·92	7·76	5·54	6·65
1914	5·94	4·96	5·45	5·52	5·28	5·40	6·63	5·16	5·89
1915	5·84	5·54	5·69	5·84	5·31	5·57	5·87	5·54	5·70
1916	7·25	6·32	6·78	7·18	5·65	6·41	7·71	6·48	7·09
1917	6·69	5·36	6·03	6·70	5·42	6·06	8·00	6·64	7·32
1918	5·77	5·30	5·54	5·79	5·29	5·54	6·92	6·47	6·69
1919	6·24	5·00	5·62	6·28	5·00	5·64	7·31	6·00	6·65
1920	6·58	5·55	6·06	6·98	5·73	6·35	6·00	6·41	6·20

	IMPERIAL BANK OF INDIA		
	Half year ending 30th June	Half year ending 31st December	Annual average
1921	6·04	5·11	5·57
1922	7·13	4·51	5·81

(a) Details not available.

No. 13.—LIABILITIES AND ASSETS OF THE EXCHANGE BANKS DURING THE PAST FIVE YEARS AS FAR AS PUBLISHED IN THEIR BALANCE SHEETS

[Figures in thousands

Name of Bank	Date and year	Liabilities: Capital and Reserves	Notes in circulation	Acceptances, loans, bills payable	Miscellaneous credits	Deposits and current accounts	Profits	Total liabilities or assets	Assets: Cash in hand, at Bankers and bullion	Investments, Govt. and other securities	Bills of exchange, bills receivable	Bills discounted, loans, advances	Buildings and sundries including loans for acceptance
		£	£	£	£	£	£	£	£	£	£	£	£
Chartered Bank of India, Australia and China.	Dec. 31, 1918	3,200	1,568	6,731	1,836	33,777	492	47,604	6,748	4,261	22,245	12,787	1,563
	,, 191.	4,900	1,806	10,791	2,781	47,932	532	68,742	14,608	6,436	26,536	17,775	3,387
	,, 192.	6,500	2,838	9,108	3,075	48,702	710	70,933	11,126	4,886	21,132	28,783	5,006
	,, 1921	6,600	1,927	7,292	2,212	42,949	788	61,768	7,138	10,993	16,423	22,546	4,668
	,, 192.	6,700	2,063	6,910	1,277	42,408	795	60,153	5,072	14,249	17,932	17,593	5,307
Cox & Co.'s Bank (a)	Oct. 5, 1918	1,075	...	448	...	19,265	...	20,788	9,968	4,003	2,017	3,844	956
	Sep. 30, 1919	1,075	...	544	...	22,552	...	24,171	9062	4,505	3,752	5,895	957
	,, 1920	1,250	...	830	...	22,237	...	24,317	8,949	1,288	5,579	6,923	1,578
	,, 1921	1,250	...	815	...	18,348	...	20,413	6,224	1,735	2,711	8,295	1,448
	Dec. 31, 192.	24,373	...	15,560	...	330,557	1,397	371,887	64,546	99,685	64,405	123,389	20,462
Eastern Bank, Limited.	Dec 31, 1918	690	...	907	133	5,785	62	7,577	1,861	495	1,992	3,067	162
	,, 1919	945	...	2,820	291	12,520	100	16,676	5,830	1,323	3,913	5,663	447
	,, 1920	1,221	...	2,159	993	8,556	121	13,050	3,120	488	3,919	4,701	822
	,, 192.	1,260	...	2,254	173	5,884	135	9,712	2,685	1,400	1,524	3,367	736
	,, 19.2	1,300	...	2,244	141	5,433	112	9,230	2,225	1,883	2,055	2,819	748
Imperial Bank of Persia.	Sep. 20, 1920	930	670	3,379	...	3,228	54	8,261	3,340	1,535	1,592	1,739	55
	,, 1921	160	733	2,617	...	2,805	57	7,172	3,055	1,499	695	1,873	50
	,, 1922	990	816	1,431	...	3,996	64	7,297	2,745	1,811	956	1,746	39
Mercantile Bank of India, Limited.	Dec. 31, 1918	1,263	130	1,408	...	12,370	131	15,302	2,509	1,373	6,002	4,368	1,050
	,, 1919	1,500	137	4,243	...	15,706	164	22,450	4,243	1,633	7,406	6,526	2,642
	,, 1920	2,150	157	1,745	...	15,894	212	20,158	3,656	1,496	4,357	8,975	1,674
	,, 1921	2,200	285	979	...	12,744	221	16,429	3,036	2,100	4,185	6,047	1,061
	,, 1922	2,250	291	755	...	13,112	236	16,644	2,756	3,376	5,105	4,496	911
National Bank of India, Limited.	Dec. 31, 1918	2,350	...	2,396	...	27,518	444	32,708	5,883	2,715	13,127	10,260	723
	,, 1919	3,350	...	3,377	...	35,164	476	42,367	9,306	3,489	16,631	11,885	1,056
	,, 1920	4,300	...	5,313	...	45,200	539	55,352	10,619	3,555	16,683	20,387	4,108
	,, 192.	4,500	...	3,118	...	34,296	504	42,418	6,359	5,075	13,748	14,831	2,405
	,, 1922	4,600	...	3,017	...	32,268	499	40,384	5,336	8,639	10,209	14,247	1,953
National Bank of South Africa.	Mar. 31, 1920	4,015	4,327	16,621	102	61,328	437	86,825	13,761	12,185	26,826	33,057	996
	,, 1921	4,215	4,516	14,765	160	48,046	264	71,976	12,440	3,757	21,224	33419	1,136
	,, 1922	3,965	4,426	11,484	53	41,503	75	61,506	14,117	4,388	15,894	25,910	1,197
	,, 1923	2,965	548	12,585	41	39,552	75	55,776	11,788	7,660	13,163	21,985	1,180
Nederlandsche Handel-Maatschappij.	Dec. 31, 1921	11,300	...	7,075	253	33,159	481	52,268	6,271	3,824	5,422	35,423	1,328
	,, 1922	10,203	...	4,527	584	27,613	409	43,336	7,939	3,682	4,242	25,819	1,654
P. & O. Banking Corporation.	Mar. 31, 1921	2,500	...	904	...	2,663	73	6,140	1,526	645	31	2,315	1,623
	,, 1922	2,684	...	3,795	...	6,317	114	12,910	2,919	864	111	7,203	1,813
	,, 1923	2,709	...	9,226	...	10,361	128	22,424	4,893	1,593	126	13,737	2,075
		Gldrs‡	Glds	Glds	Glds	Glds	Glds	Glds	Glds	Glds	Glds	Glds	Glds
Nederlandsche Indische Handelsbank.	Jan. 1, 1922	75,169	...	9.663	55,389	64,595	...	205.216	26,447	35,632	16,917	94,780	31,440
	,, 1923	75,771	...	7,675	40,731	60,238	3,492	187,907	32,587	45,161	19,607	57,342	33,210
		Esc.	Esc.	Esc.	Esc.	Esc.	Esc.	Esc.	Esc.	Esc.	Esc.	Esc.	Esc.
Banco Nacional Ultramarino.	Dec. 31, 1920	48,900	42,773	324,170	552	456,369	6.371	879,135	28,624	7.203	88.895	750,532	3,881
	,, 1921	50,000	38 091	432,347	756	412,670	6,596	940.370	34.493	10,812	86,635	804,576	3,854
	,, 1922	51,200	54,077	657,665	774	607,419	10,880	1,382,015	50,514	50,354	105,360	1,172,615	3,172
		Dollar.	Dollar.	Dollar.	Dollar.	Dollar.	Dollar.	Dollar.	Dollar.	Dollar.	Dollar.	Dollar.	Dollar.
American Express Company Incorporated.§	Dec. 31, 1922	6,331	...	11,829	808	15,889	692	35,549	9,892	6,404	4,083	9,027	6,143
Hongkong and Shanghai Banking Corporation. †	Dec. 31, 1918	49,300	25,306	7,525	250	341,171	8,212	431,964	79,987	36,918	154,815	151,796	8,448
	,, 1919	42,154	30,517	6,536	250	337,219	9,094	425,770	82,038	25,409	154,590	154,687	9,046
	,, 1920	50,260	29,333	13 791	250	451,066	10,110	554,810	129,745	32,372	215 342	161,780	15,571
	,, 1921	76,969	44,034	8,204	250	480,872	11,276	621.605	103.471	95,486	203,764	202,074	16,810
	,, 1922	83,674	41,884	12,924	250	502,331	12,528	653,791	88,838	103,014	208,865	228,466	24,608
International Banking Corporation. §	Dec. 31, 1918	6,500	1,440	36 387	765	59,792	2,661	107.545	12,842	8,236	...	44,304	42,163
	,, 1919	11,425	4,073	55,622	150	91,396	504	163,170	19,656	4,310	...	67,955	71,249
	,, 1920	12,808	3,395	36,265	600	74,244	4,015	131,327	23,359	5,145	...	62,498	40,325
	,, 1921	11,503	3,932	23.775	600	70,590	5.425	115,825	13,969	7,141	...	77,843	16,872
	,, 1922	10,284	4,537	22,448	500	61,328	5,505	104,602	15,250	8,797	...	69,141	11,414
		Fr.	Fr.	Fr.	Fr.	Fr.	Fr.	Fr.	Fr.	Fr.	Fr.	Fr.	Fr.
Comptoir National d'Escompte de Paris.	Dec. 31, 1918	243,567	...	127,880	47,755	2.022,796	15,797	2,457,795	299,692	19,221	1,513,337	586,295	39,250
	,, 1919	244,631	...	196,869	54,628	3,271,356	18,116	3,785,600	264.039	15,123	2.411,009	996,915	98,514
	,, 1920	317,248	...	219,099	90,192	3,556,935	28,587	4,212,061	386,521	10,780	2,654,031	1,040,189	120,540
	,, 1921	318,878	...	154,956	56,251	3,367,295	28,692	3,926,072	398,271	10,666	2,651,292	778,359	87,484
	,, 1922	320,546	...	136,240	61,050	3,692,663	31,658	4,242,157	433,983	17,509	2,888,022	803,687	98,956
		Yen.	Yen.	Yen.	Yen.	Yen.	Yen.	Yen.	Yen.	Yen.	Yen.	Yen.	Yen.
Bank of Taiwan, Limited.	Dec. 31, 1918	36,080	42,108	168,781	...	428,073	2,336	677,328	70,055	66,040	...	533,094	8,139
	,, 1919	44,495	49,654	349,311	...	379,891	3,696	827,047	54,482	79,530	...	688.022	5,013
	,, 1920	54,680	40,249	342,037	...	242,798	4,515	684,279	64,364	49,172	...	563.131	7,612
	,, 1921	56,080	40,864	485,681	...	177,271	4,593	764,489	33,758	74.485	...	648,388	7,858
	,, 1922	64,669	34,416	381,482	55,770	225,241	2,627	764,205	31,461	63,231	177,407	378,939	113,167
Sumitomo Bank .	Dec. 31, 1919	32,600	...	161,672	5,012	351,309	3,493	554,086	33,844	44,782	...	355,462	119,998
	,, 1920	54.200	...	21,432	6.295	354.441	6,897	440,265	39,683	53,137	...	335,028	12,417
	,, 1921	70,200	...	47,144	7,783	369,776	5,697	500,600	34,477	75,694	...	364,618	25,811
	,, 1922	73,100	...	26,998	5,766	333,919	5,126	444,909	48,842	67,848	...	311,773	16,446
Yokohama Specie Bank, Limited.	Dec. 31, 1918	68,959	22,603	797,900	9	546,170	6,432	1,442,063	156,626	103,271	690,771	487,836	3,559
	,, 1919	91,506	15,154	767,429	9	529,401	23,082	1,426,581	150,427	150,936	784,050	336,987	4,181
	,, 1920	158,850	7,543	385,976	14	577,198	13,538	1,143,119	153,495	275,283	439,099	267,545	7,697
	,, 1921	163,154	8,278	301,425	25	508,442	14,847	996.171	109,329	159,316	462,201	256,512	8,813
	,, 1922	167,137	5,833	425,625	35	473,616	15,016	1,087,262	86,446	199,336	530,594	259,121	11,765

Silver Dollar=24*d*. Gold Dollar=49½*d*. Franc=9⅓*d*. Yen=2*s*. 0½*d*. Esc. = 4*s*. 5½*d*.

‡£1=11·50 Guilders.

† Figures calculated on the basis of silver dollar. § Figures calculated on the basis of gold dollar.

(a) Cox & Co.'s Bank has been amalgamated with Lloyds Bank, Ltd. Figures for 1922 relate to Lloyds Bank.

No. 14.—CAPITAL, RESERVE, DEPOSITS, AND CASH OF THE INDIAN JOINT-STOCK BANKS DURING THE PAST FIVE YEARS, AS FAR AS AVAILABLE

(Class A—Banks having capital and reserve above R5 lakhs)

No.	Name of Bank	Year	Paid-up Capital	Reserve and Rest	Total	Deposits					Cash Balance
						Fixed	Savings Bank	Current	Other	Total	
			R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)
1	Ajodhia Bank, Fyzabad	1918	2,00	2,70	4,70	4,02	...	2,81	18	7,01	4,90
		1919	2,00	2,80	4,80	4,26	...	3,50	13	7,89	6,45
		1920	2,00	2,98	4,98	4,40	...	1,29	1	5,70	1,76
		1921	2,00	3,05	5,05	3,80	...	40	13	4,33	1,80
		1922	2,00	3,10	5,10	3,61	...	1,07	14	4,82	1,86
2	Allahabad Bank (*a*)	1918	30,00	40,86	70,86	5,38,65	16,71	1,69,04	...	7,24,40	1,88,36
		1919	30,00	34,82	64,82	7,06,12	19,73	2,10,29	...	19,36,14	2,14,43
		1920	35,50	35,99	71,49	6,85,00	21,74	2,28,03	...	19,34,77	2,40,76
		1921	35,50	41,50	77,00	7,76,78	27,02	2,49,27	...	10,53,07	2,06,54
		1922	35,50	41,50	77,00	7,17,05	28,51	3,47,98	10,50	11,04,04	2,71,48
3	Alliance Bank of Simla (*b*)	1918	86,82	50,00	136,82	6,85,57	...	5,44,00	...	12,29,57	2,41,06
		1919	88,21	51,00	139,21	6,81,60	...	6,60,33	...	13,41,93	2,87,82
		1920	88,52	51,00	139,52	7,23,60	...	6,11,99	99,97	14,35,56	3,35,95
		1921	88,81	53,00	141,81	9,00,77	48,05	6,79,13	...	16,27,95	4,39,05
4	Bangalore Bank	1918	4,40	1,01	5,41	2,43	...	1,71	13	4,27	1,59
		1919	4,55	86	5,41	3,59	...	3,94	21	7,74	3,49
		1920	5,48	72	6,20	4,26	...	2,82	...	7,08	1,77
		1921	5,89	1,08	6,97	5,87	...	2,83	...	8,70	3,35
		1922	6,00	1,15	7,15	6,47	...	2,10	...	8,57	1,61
5	Bank of Baroda	1918	20,29	12,16	32,45	...	...	...	...	2,04,75	61,34
		1919	20,41	13,75	34,16	2,51,04	...	1,50,11	9	4,01,24	1,00,34
		1920	24,12	15,00	39,12	3,57,80	34,20	1,15,82	9,88	5,17,70	1,24,12
		1921	29,90	17,00	46,90	3,03,58	...	1,69,44(*d*)	...	4,73,02	1,01,56
		1922	29,99	18,00	47,99	3,19,14	...	1,57,48(*d*)	...	4,76,62	77,01
6	Bank of India, Bombay	1918	50,00	13,89	63,89	2,02,09	...	2,79,51	...	4,81,60	1,19,23
		1919	99,05	64,05	1,63,10	2,81,59	...	4,57,42	1,69	7,40,70	1,81,15
		1920	1,00,00	66,00	1,66,00	5,12,53	...	4,54,30	...	9,66,83	2,52,51
		1921	1,00,00	73,48	1,73,48	4,97,86	17,87	5,36,19	3,23	10,55,15	1,60,39
		1922	1,00,00	81,50	1,81,50	5,38,17(*d*)	...	4,62,98	...	10,01,15	1,55,74
7	Bank of Morvi, Bombay (*c*)	1918	10,66	2,61	13,27	27,20	13	25,71	...	53,04	9,58
		1919	10,89	2,64	13,53	33,17	35	37,39	...	70,91	11,09
		1920	40,00	2,64	42,64	40,78	39	39,74	...	80,91	13,48
		1921	40,29	3,89	44,18	61,75	80	53,36	24,00	1,39,91	14,74
		1922	55,01	...	55,01	9,10	28	4,92	...	14,30	1,20
8	Bank of Mysore, Bangalore	1918	10,00	3,50	13,50	45,13	1,16	25,67	11,00	82,96	24,67
		1919	10,00	5,00	15,00	59,09	1,14	35,19	11,00	1,06,42	26,18
		1920	19,32	6,40	25,72	49,57	63	54,12	11,00	1,15,32	25,70
		1921	20,00	8,25	28,25	82,08	1,05	79,67	43	1,63,23	40,34
		1922	20,00	11,00	31,00	97,78	1,37	60,74	...	1,59,89	39,75
9	Benares Bank	1918	10,00	4,46	14,46	37,10	4,75	3,49	...	45,34	5,48
		1919	10,00	4,00	14,00	50,99	5,27	5,20	...	61,46	9,04
		1920	10,00	4,25	14,25	46,63	6,15	5,85	28	58,91	7,78
		1921	11,19	4,50	15,69	51,45	7,49	9,52	...	68,46	10,43
		1922	11,25	4,75	16,00	59,13	8,36	7,68	49	75,66	8,88
10	Bengal National Bank, Calcutta	1918	8,05	7,59	15,64	1,90	7	4,84	...	6,81	1,04
		1919	8,05	7,49	15,54	10,66	34	14,88	...	25,88	4,38
		1920	8,05	7,50	15,55	26,89	69	17,90	...	45,48	3,28
		1921	8,05	7,47	15,52	33,37	1,16	24,75	...	59,28	2,90
		1922	8,05	80	8,85	47,14	1,47	36,80	...	85,41	3,84
11	Bombay Merchants, Bank, Bombay	1918	4,71	1,99	6,70	...	...	...	...	1,14	1,66
		1919	10,00	2,25	12,25	...	...	...	...	4,68	1,01
		1920	10,00	2,15	12,15	3,37	26	3,00	1	6,64	4,00
		1921	10,00	2,22	12,22	3,45	36	1,55	...	5,36	4,14
		1922	10,00	2,11	12,11	2,80	40	1,25	...	4,45	1,62
12	Calcutta Industrial Bank (*b*)	1920	77,78	1,00	78,78	...	...	...	...	32,49	11,76
		1921	79,54	1,75	81,29	...	...	...	...	34,27	5,85
13	Central Bank of India, Bombay	1918	25,00	6,25	31,25	2,36,78	...	2,61,71	...	98,49	1,40,19
		1919	49,90	14,00	63,90	...	...	...	...	9,57,72	1,52,15
		1920	50,00	20,00	70,00	...	...	...	...	11,00,44	1,83,44
		1921	50,00	25,00	75,00	7,11,39	...	(*d*)6,27,91	...	13,39,30	2,35,71
		1922	50,00	30,00	80,00	7,28,23	...	(*d*)5,93,85	...	13,22,08	2,15,95
14	Chota Nagpur Banking Association, Hazaribagh.	1919	58	4,21	4,79	12,23	...	6,67	8	18,98	5,83
		1920	58	4,83	5,41	14,26	...	9,58	18	24,02	6,84
		1921	58	5,03	5,61	15,83	...	10,38	22	26,43	5,86
		1922	58	5,03	5,61	18,39	...	11,19	9	29,67	5,35
15	Dawson's Bank, Pyapon	1922	5,50	1,91	7,41	19,18	84	92	...	20,94	2,17
16	Indian Bank, Madras	1918	10,00	3,20	13,20	...	...	...	...	42,13	17,76
		1919	10,00	4,24	14,24	...	...	...	...	58,66	12,39
		1920	10,00	4,24	14,24	...	...	...	...	58,25	13,61
		1921	12,59	5,23	17,82	...	...	...	...	76,86	8,36
		1922	12,78	5,88	18,66	...	...	...	...	63,34	7,98
17	Indian Industrial Bank	1920	3,26	...	3,26	54	2	4,12	...	4,68	1,15
		1921	3,43	...	3,43	2,10	6	1,44	1	3,61	78
		1922	4,63	44	5,07	14(*d*)	...	52	1	67	31

(*a*) Affiliated to the P. & O. Banking Corporation, Ld.
(*b*) Figures for 1922 not available the bank having gone into liquidation in 1923.
(*c*) Formerly National Financing and Commission Corporation, Ld.
(*d*) Includes Savings Bank deposit.

No. 14.—CAPITAL, RESERVE, DEPOSITS, AND CASH OF THE INDIAN JOINT-STOCK BANKS DURING THE PAST FIVE YEARS, AS FAR AS AVAILABLE—*contd.*

(Class A—Banks having capital and reserve above R5 lakhs)—*contd.*

No.	Name of Bank	Year	Paid-up Capital	Reserve and Rest	Total	Deposits					Cash Balance
						Fixed	Savings Bank	Current	Other	Total	
			R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R 1,000)
18	Industrial Bank of Western India	1920	39,96	...	39,96	22,17	14	5,91	18	28,40	9,70
		1921	39,97	1,55	41,52	65,29	1,07	14,12	5,04	85,52	5,90
		1922	39,97	1,55	41,52	83,72	6,32	26,65	47	1,17,16	18,03
19	Karnani Industrial Bank, Calcutta	1920	60,00	...	60,00	7,61	...	21,32	...	28,33	18,65
		1921	60,00	...	60,00	7,04	...	16,65	2,00	25,69	5,07
		1922	60,00	1,00	61,00	...	...	...	...	33,99	3,51
20	Mufassil Bank Gorakhpur	1918	1,99	75	2,74	1,86	17	1,55	...	3,58	58
		1919	3,00	90	3,90	2,79	24	69	84	4,56	83
		1920	4,00	1,05	5,05	3,19	30	75	...	4,24	68
		1921	4,03	1.20	5,23	3,99	46	88	...	5,33	52
		1922	4,47	1,35	5,82	5,39	70	55	...	6,64	77
21	Mysore Industrial Bank	1921	6,07	...	6,07	38	10	76	...	1,24	91
		1922	6,51	...	6,51	...	...	...	...	1,16	35
22	Nedungadi Bank, Calicut	1918	3,04	56	3,60	9,04	18	74	32	10,28	4,19
		1919	3,60	77	4,37	16,03	29	1,41	57	18,30	3,36
		1920	4,34	1,01	5,35	20.59	35	1,63	83	23,40	3,71
		1921	5,57	1,28	6,85	23,33	50	2,27	1,01	27,11	3,17
		1922	6,37	1,63	8,00	29,88	55	2,69	1,26	34,38	2,96
23	Oudh Commercial Bank, Fyzabad	1918	5,00	2,00	7,00	5,75	...	1,75	...	7,50	1,57
		1919	5,00	2,00	7,00	5,95	...	1,50	...	7,45	1,23
		1920	5,00	2,00	7,00	5,81	...	98	...	6,79	80
		1921	5,00	2,00	7,00	5,61	...	69	...	6,30	51
		1922	5,00	2,00	7,00	5,02	...	54	...	5,56	1,77
24	Poona Bank	1918	9,36	...	9,36	51	12	2	34	99	2,67
		1919	6,32	74	7,06	...	...	...	...	1,30	1,96
		1920	6,00	71	6,71	...	...	...	...	1,89	64
		1921	6,00	86	6,86	...	...	...	...	2,03	1,01
		1922	6,00	70	6,70	...	...	...	...	3,45	1,43
25	Punjab and Sind Bank, Amritsar	1918	3,22	2,75	5,97	28,30	...	7,27	27	35,84	8,58
		1919	3,26	3,25	6,51	36,50	...	11,37	...	47,87	8,06
		1920	3,76	4,10	7,86	50,71	...	14,07	...	64,78	11,39
		1921	3,84	5,60	9,44	62,67	...	(a)20,34	...	83,01	10.86
		1922	3,90	7,40	11,30	50,54	8,03	18,57	1,62	78,76	12,33
26	Punjab Co-operative Bank	1921	6,95	17	7,12	14,75	57	1,08	70	17,10	1,85
		1922	7,10	35	7,45	20,21	75	80	77	22,53	3,71
27	Punjab National Bank, Lahore	1918	16,45	12,38	28,83	1,29,87	10,50	34,68	1,28	1,76,33	49,50
		1919	16,59	13,47	30,06	1,88,02	15,89	43.88	4,11	2,51,90	42,17
		1920	18,33	15,71	34,04	2,36,99	17,31	53,29	1,66	3,09,25	67,86
		1921	20,46	17,20	37,66	3,03,12	24,72	61,37	3,92	3,93,13	51,53
		1922	26,75	18,00	44,75	3,92,01	29,65	65,88	4,90	4,92,44	1,04,14
28	Tata Industrial Bank, Bombay	1918	70,01	...	70.01	2,28.31	10,88	1,93,42	62	4,38,23	70,73
		1919	1,51,81	...	1,51,81	4,15.36	32,09	3,90,42	33.34	8,71.21	1,60,42
		1920	1,51,51	8,50	1,60,01	5 90,66	41,14	4.91,63	79,93	12,03,36	2,77,27
		1921	2,26,69	18,50	2,45,19	4,19 37	54,59	3,25,63	3,66	8,03,25	2,16,01
		1922	2,25,06	18,50	2,43,56	4,19,37	54,59	3,25,63	1,05,70	9,05,29	2,16,94
29	Trust of India, Simla *	1918	57,47	25	57,72	...	...	20,26	...	20,26	2,52
30	Union Bank of India (and Reduced)	1920	59,76	...	59,76	37,39	20	15,88	...	53,47	14,94
		1921	59,88	...	59,88	67,43	80	36,27	10	1,04,60	27,54
		1922	59,82	2,00	61,82	45,05	85	24,69	20,00	90,59	13,19

(Class B—Banks having capital and reserve over R1 lakh and less than R5 lakhs)

1	Bangalore Mercantile Bank†	1918	1,08	9	1,17	8	...	...	2	10	7
		1919	1,30	9	1,39	8	...	...	4	12	26
		1921	1,31	9	1,40	13	...	...	7	20	13
2	Bank of Behar	1918	1,13	53	1,66	...	...	...	...	9,57	1,95
		1919	1,30	74	2.04	...	...	...	...	12,21	4,16
		1920	1,76	93	2,69	...	...	...	...	13.48	3,98
		1921	2,21	1,21	3,42	...	...	...	...	19.27	4,15
		1922	2,47	1,36	3,83	11,14	2,87	7,68	6	21,75	6,16
3	Bank of Northern India, Rawalpindi	1918	1,28	50	1,78	8,26	7	1,94	36	10,63	4,37
		1919	1,32	75	2,07	11,96	19	1,45	40	14,00	4,44
		1920	1,46	1,00	2,46	8,85	19	1,91	37	11,32	3,49
		1921	1,51	1,40	2,91	10,60	24	2,87	72	14,43	2,64
		1922	1,62	1,80	3,42	9,99	...	3,04(a)	...	13,03	1,88

* Trust of India conducted in 1918 some banking business acquired from the Bank of Upper India.
† In 1920 and 1922 capital and reserve were less than one lakh of rupees.
(a) Includes Savings Bank Deposits.

No. 14.—CAPITAL, RESERVE, DEPOSITS, AND CASH OF THE INDIAN JOINT-STOCK BANKS DURING THE PAST FIVE YEARS, AS FAR AS AVAILABLE—*contd.*

(Class B—Banks having capital and reserve over R1 lakh and less than R5 lakhs)—*contd.*

No.	Name of Bank	Year	Paid-up Capital	Reserve and Rest	Total	Deposits					Cash Balance
						Fixed	Savings Bank	Current	Other	Total	
			R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)
4	Bari Doab Bank	1920	1,00	56	1,56	12,15	84	1,24	38	14,61	1,25
		1921	1,00	84	1,84	11,71	78	1,33	41	14,23	88
		1922	1,00	1,15	2,15	10,63	66	81	31	12,41	66
5	Bharat National Bank, Delhi	1918	3,77	37	4,14	...	...	...	...	1,07	4
		1919	2,94	1,13	4,07	...	...	...	...	1,07	4
		1920	2,94	97	3,91	...	...	...	...	92	13
		1921(c)	2,75	...	2,75	...	...	...	...	1,08	12
6	Bhargava Commercial Bank, Jubbulpore.	1918	2,50	9	2,59	3,13	35	70	2	4,20	1,19
		1919	2,50	10	2,60	3,42	47	53	19	4,61	1,47
		1920	2,50	10	2,60	3,48	48	54	...	4,50	1,35
		1921	2,50	12	2,62	3,22	46	92	...	4,60	1,48
		1922	2,50	16	2,66	3,49	44	78	...	4,71	1,57
7	Bhowanipore Banking Corporation, Calcutta.	1918	1,25	70	1,95	4,67	7,97	5,41	...	18,05	4,91
		1919	1,25	94	2,19	6,26	17,07	7,22	...	30,55	5,78
		1920	1,25	1,40	2,65	8,94	12,90	6,40	...	28.24	71
		1921	1,25	2,08	3,33	10,09	16,95	6,10	1	33,15	3,12
		1922	1,25	2,74	3,99	12,74	18,72	7,29	...	38,76	5,39
8	Byopar Sahayak Bank, Meerut	1918	1,44	92	2.36	4,79	...	47	...	5,26	90
		1919	1,45	98	2,43	5 66	...	29	...	5,95	58
		1920	1,50	1,06	2,56	6,22	...	55	...	6,77	95
		1921	2,00	1,24	3,24	7,06	...	42	3	7,51	1.16
		1922	2,00	1,41	3,41	7,90	...	43	...	8,33	1,14
9	Calicut Bank, Calicut	1918	90	36	1,26	2,39	...	40	...	2,79	26
		1919	1,03	36	1,39	3.00	...	72	...	3,72	45
		1920	1,10	43	1,53	3,71	...	66	...	4,37	30
		1921	1,34	44	1,78	4,96	...	92	...	5,88	27
		1922	1,61	48	2,09	5,08	...	1,07	...	6,15	30
10	Canara Bank, Mangalore	1918	2,98	1,12	4,10	3,72	25	58	4	4,59	59
		1919	3,00	1,26	4,26	7,40	28	20	4	7,92	8
		1920	3,00	1,42	4,42	8,46	22	26	5	8,99	16
		1921	3,00	1,62	4,62	11,38	30	49	6	12.23	23
		1922	3,00	1,83	4,83	15,30	36	37	5	16,08	25
11	Chinese Merited Banking Company, Rangoon.	1921	1,00	20	1,20	99	57	99	2	2,57	1,34
		1922	1,00	21	1,21	1,12	42	1,29	...	2,83	84
12	Coimbatore Town Bank	1918	1,51	31	1,82	1,33	62	18	22	2,35	6
		1919	1,51	34	1,85	...	...	...	...	2,64	...
		1920	1,84	40	2,24	1,79	74	2	45	3,00	2
		1921	1,86	46	2,32	1,88	76	6	65	3.35	...
		1922	1,86	54	2,40	2,91	...	2	85	3,78	1
13	Coimbatore Union Bank	1922	1,16	4	1,20	88	29	...	1	1,18	1
14	Co-operative Hindusthan Bank, Calcutta.	1918	1,51	24	1,75	5,63	20	2,15	...	7,98	80
		1919	1,51	26	1,77	3,15	21	3,24	1	6.61	1.66
		1920	1,59	31	1,90	4,52	17	4.39	8	9,16	1,92
		1921	1,65	37	2.02	7,26	21	4,51	6	12,04	2.28
		1922	1,65	41	2,06	9,22	28	6,69	2	16,21	4.10
15	Darbhanga Bank	1918	2,01	20	2,21	...	...	...	...	2,24	16
		1919	2,01	30	2,31	...	...	...	...	2,46	15
		1920	2,03	35	2,38	45	6	1,20	...	1,71	1,10
		1921	2,03	38	2,41	63	11	1,38	...	2,12	33
		1922	2,03	46	2,49	6	4	10	...	20	19
16	Erode Bank	1918	1,28	29	1,57	...	...	2	...	2	25
		1919	1.56	30	1,86	1	...	5	...	6	12
		1920	1,74	31	2,05	...	...	...	...	5	1
		1921	1,45	32	1,77	...	...	...	...	4	3
		1922	1,55	32	1,87	2	...	...	...	2	1
17	Frontier Bank	19 21	83	82	1,65	8,50	...	2,79 (b)	...	11,29	1,34
		1922	1,15	92	2,07	8,71	...	3,49 (b)	...	12,20	2,74
18	Industrial and Exchange Bank of India, Bombay.	1920	1,49	...	1,49	...	...	...	...	3,38	2,43
		1921	1,78	...	1,78	1,89(a)	...	2,90	15	4,94	2,13
		1922	2,62	4	2,66	2,03(a)	...	1,50	...	3,53	81
19	Jalpaiguri Banking and Trading Corporation, Jalpaiguri.	1918	50	1,41	1,91	9,14	...	3,66	38	13,18	70
		1919	50	1,61	2,11	11,95	...	5,22	23	17,40	3,99
		1920	50	1 92	2,42	16,71	...	5,06	30	22,07	2,35
		1921	50	2,49	2,99	16.11	...	3,95	24	20,30	1,33
		1922	50	3,49	3,99	16,93	...	4,90	52	22,35	2,02
20	Jessore United Bank	1918	1,00	50	1,50	5,03	...	1	...	5,04	45
		1919	1,00	62	1,62	5,68	...	...	1	5,69	1,03
		1920	1,00	68	1,68	6,17	...	...	3	6,20	1.91
		1921	1,00	88	1,88	6,61	...	...	2	6,63	54
		1922	1,00	1,00	2,00	7,26	...	1	...	7,27	2,18

(*a*) Includes Savings Bank deposits.

(*b*) Includes Savings Bank and other deposits.

(*c*) Figures for 1922 not yet available.

No. 14.—CAPITAL, RESERVE, DEPOSITS, AND CASH OF THE INDIAN JOINT-STOCK BANKS DURING THE PAST FIVE YEARS, AS FAR AS AVAILABLE—*concld.*

(Class B—Banks having capital and reserve over ₹1 lakh and less than ₹5 lakhs)

No.	Name of Bank	Year	Paid-up Capital	Reserve and Rest	Total	Deposits					Cash Balance
						Fixed	Savings Bank	Current	Other	Total	
			₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000
21	Karachi Bank	1918	2,36	10	2,46	5,49	3,24	9,67	4	18,44	5,22
		1919	2,50	20	2,70	11,98	4,46	12,01	4	28,49	3,88
		1920	2,50	50	3,00	10,25	4,21	5,67	15	20,28	69
		1921	2,50	70	3,20	12,91	6,52	9,22	15	28,80	70
		1922	2,50	1,00	3,50	15,06	5,93	7,02	19	28,20	68
22	Karur Vysya Bank	1922	1,40	2	1,42	4	...	...	...	4	9
23	Kumbakonam Bank	1918	1,56	29	1,85	10	5	2,62	4	2 81	1,39
		1919	1,46	37	1,83	18	9	2,03	3	2,33	38
		1920	1,59	85	2,44	60	10	1,31	1	2,02	27
		1921	1,51	64	2.15	83	10	1.83	1	2,77	75
		1922	1,57	75	2,32	88	11	1,29	1	2,29	44
24	Lyallpur Bank	1918	68	43	1,11	4.56	96	1,25	5	6,82	1,97
		1919	70	52	1,22	7,88	1,28	3,35	14	12,35	3,84
		1920	1,10	69	1,79	13,64	1,54	3,41	19	18,78	3,12
		1921	1,39	1,14	2.53	18,77(*a*)	...	2,19	23	21,19	3,01
		1922	1,48	1,65	3,13	17,54	2,02	2,61	26	22,43	4,16
25	Malabar Bank, Cannanore	1918	1,42	7	1,49	1,05	1	4	...	1,10	20
		1919	1,70	8	1,78	1,13	1	5	1	1,20	15
		1920	1,78	9	1,87	1,30	2	11	1	1,44	5
		1921	1,87	16	2 03	1,47	...	27	1	1,75	11
		1922(*e*)	...	...	...	...	...	...	...	...	...
26	Merchants' Bank, Tanjore	1920	1,43	...	1,43	3	2	34	1	40	23
		1921	1,51	2	1,53	...	...	...	...	63	49
		1922	1,59	5	1,64	29	4	34	...	67	29
27	Nadar Bank, Tuticorin	1922	1,78	...	1,78	2	5	12	2	21	7
28	Namboodiri Bank, Pallipuram, Malabar	1922	1,84	15	1,99	1,77	2	16	...	1,95	32
29	National Bank of Upper India, Lucknow. (*d*)	1918	2,46	34	2,80	1,45	33	48	1	2,27	46
		1919	2 50	35	2,85	1,77	...	96	4	2,77	62
		1920	2,51	42	2,93	2,03	23	48	11	2,85	41
		1921	2 51	37	2,88	1,36	17	59	43	2.55	35
30	Pangal Nayak Bank, Udipi	1922	1,25	3	1,28	3,41	...	3	1	3,45	6
31	Peelamedu Radha Krishna Bank	1922	1,43	8	1,51	5	1	...	6	12	9
32	Poona Mercantile Bank†	1920	1,24	1	1,25	...	...	...	...	...	4
		1921	1,24	1	1,25	...	...	...	...	...	7
33	Punjab and Kashmir Bank	1920	1,74	28	2,02	9,45	47	1,99	3	11.94	2,01
		1921	2,46	40	2,86	...	...	...	...	16.52	2,94
		1922	3,22	81	4,03	...	...	...	...	23,51	6,09
34	Raikut Industrial Bank	1922	2,47	...	2,47	1,60	...	57	...	2,17	1,17
35	Shilotri Bank, Bombay	1921	4,47	...	4,47	...	...	10,09(*c*)	11,80	21,89	3,34
		1922	4,29	10	4,39	...	...	...	...	18,38	6,69
36	Simla Banking and Industrial Company.	1920	3 35	...	3,35	6,78	...	3,69	...	10,47	5,04
		1921	3,39	...	3,39	18,55(*a*)	...	3,28	...	21,83	3,99
		1922	3,45	25	3,70	11,43(*a*)	...	3,46	...	14,89	1,84
37	South India Bank, Tinnevelly	1918	3,00	57	3,57	4,80	...	1,50	30	6,60	1,42
		1919	3,00	76	3,76	4,72	...	1 97	37	7,06	3,25
		1920	3,00	91	3,91	4,97	...	1,49	16	6,62	4,59
		1921	3,00	97	3,97	5.10	...	2,32	15	7.57	1,04
		1922	3,00	1,20	4,20	6,27	...	3,32	54	10,13	2,10
38	Tinnevelly Bank	1918	1,75	15	1,90	13	...	...	...	15	8
		1919	1,82	13	1,95	15	...	...	...	15	13
		1920	1,82	14	1,96	3	...	...	...	3	1
		1921	1,82	14	1,96	2	...	...	...	2	(*b*)
		1922(*e*)	...	...	...	...	...	...	...	...	...
39	Travancore Commercial Bank	1921	2,68	6	2,74	...	...	...	...	75	1
		1922	2,67	7	2,74	...	...	2,14	...	2,14	4
40	Travancore National Bank	1921	2,43	16	2,59	2,50	...	6,38	...	8,88	12
		1922	2,58	21	2,79	1,34	2,32	57	...	4,23	11
41	Trichinopoly Hindu Savings Bank*	1920	99	2	1,01	87	...	4	...	91	1
42	Vellore Commercial Bank	1918	5,00	69	5,69	1,66	...	3,53	65	5,84	1,06
		1919	5,00	69	5,69	2,74	...	3,53	...	6,27	20
		1920	5,00	68	5,68	1.18	...	2,13	...	3,31	11
		1921	3,57	1,18	4,75	62	...	1,05	72	2,39	9
		1922	3,62	1,17	4,79	1,00	...	1,03	72	2,75	2
43	Vellore Mercantile Bank	1918	1,77	14	1,91	16	...	2,59	...	2,75	26
		1919	3,71	18	3,89	24	...	2,86	...	3,10	16
		1920	4,09	18	4,27	7	...	1,79	...	1,86	70
		1921	3,74	36	4,10	25	...	2,48	...	2,73	8
		1922	3,93	35	4,28	2	...	86	...	88	31
44	Union Bank, Kumbakonam	1918	1,00	62	1,62	2,25	36	3,30	4	5,95	2,54
		1919	1,00	69	1,69	2,74	48	2,47	4	5,73	53
		1920	1,00	80	1,80	2,08	40	3,43	9	6,00	76
		1921	1,00	92	1,92	2,10	47	3,28	9	5,94	177
		1922	1,00	1,02	2,02	1,95	44	2,89	13	5,41	94
45	Woriur Commercial Bank	1918	1,47	6	1,53	46	...	2	...	48	...
		1919	1,35	7	1,42	51	...	4	2	57	4
		1920	1,34	8	1,42	54	...	3	...	57	2
		1921	1,37	7	1.44	45	...	5	...	50	11
		1922	1,52	8	1,60	42	...	3	...	45	1

†Omitted from the list for 1918 and 1919 as the capital and reserve for the years were less than one lakh of rupees. The Bank went into liquidation in November 1922.

* In 1921 and 1922 capital and reserve were less than one lakh of rupees.

(*a*) Includes Savings Bank Deposits.

(*b*) About ₹200 only.

(*c*) Includes Savings Bank and fixed deposits.

(*d*) Figures for 1922 not available, the Bank having gone into liquidation in May 1923.

(*e*) Figures for 1922 not yet available.

No. 15.—STATEMENT OF BANK FAILURES IN INDIA FROM 1913 TO 1922.

No.	—	Number of Companies	Capital			Date of Registration.	Date of going into liquidation
			Authorised	Subscribed	Paid-up		
	1922		₹	₹	₹		
	MADRAS						
1	Kistna Mercantile and Agricultural Bank	...	4,20,000	27,384	14,609	23rd December 1901	25th August 1922
2	Royapetta Bank	...	20,000	4,150	2,075	21st March 1918	22nd February 1922
	Total Madras	2	4,40,000	31,534	16,684		
	BOMBAY						
3	British India Banking and Industrial Corporation	...	10,00,00,000	25,14,500	2,10,315	23rd April 1920	1st December 1922
	UNITED PROVINCES						
4	Bansgaon Bank	...	50,000	...	...	10th May 1921	23rd March 1922
5	Deoria Bank	...	50,000	...	...	10th May 1921	22nd May 1922
6	Hatta Tahsil Bank	...	50,000	...	...	10th May 1921	11th December 1922
7	Jagdishpur Trading and Banking Company	...	20,000	4,560	2,957	14th January 1913	3rd October 1922
8	Mahrajganj Bank	...	50,000	...	...	10th May 1921	23rd March 1922
9	Paropkar Bank	...	1,00,000	12,600	12,600	21st January 1911	25th April 1922
	Total United Provinces	6	3,20,000	17,160	15,557		
	PUNJAB						
10	Merchants' Bank, Amritsar	...	2,00,000	75,200	11,711	31st July 1920	4th June 1922
11	Panch Nad Bank	...	2,00,000	44,800	44,800	12th June 1917	15th June 1922
	Total Punjab	2	4,00,000	1,20,000	56,511		
	CENTRAL PROVINCES AND BERAR						
12	Ketkar's Bank and Agency	...	2,50,000	...	...	30th May 1919	1st May 1922
	MYSORE						
13	Chikballapur Kandavaradapet Sri Vinkataramanaswamy Bank.	...	40,000	11,300	11,300	3rd June 1890	30th March 1922
14	Hassan Karnatic Bank	...	75,000	17,850	6,224	28th May 1877	22nd December 1922
15	Mandya Lakshmi Vilasa Bank	...	30,000	13,400	13,400	10th October 1894	31st May 1922
	Total Mysore	3	1,45,000	42,550	30,924		
	GRAND TOTAL 1922	15	10,15,55,000	27,25,744	3,29,991		
	1921	7	70,40,000	5,80,965	1,25,329		
	1920	3	10,40,000	7,67,700	7,24,717		
	1919	4	52,50,000	6,47,185	4,02,737		
	1918	7	2,09,49,970	4,85,651	1,46,185		
Totals*	1917	9	76,49,980	35,75,742	25,25,914		
	1916	13	2,30,90,000	20,89,877	4,22,901		
	1915	11	56,50,000	7,79,509	4,50,593		
	1914	42	7,09,70,000	2,45,47,566	1,09,01,961		
	1913	12	2,74,00,000	1,64,55,920	35,13,560		

*For details for years prior to 1922, *vide* table No. 14 of the 7th issue of Statistical Tables relating to Banks in India, 1920, and table No. 15 of the 8th issue of the same for 1921.

No. 16.—TOTAL AMOUNT OF CHEQUES CLEARED FROM CLEARING HOUSES IN EACH YEAR FROM 1908 TO 1922

	Calcutta	Bombay	Madras	Karachi	Rangoon	Cawnpore	Lahore	Total
	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)
1908	2,12,81	1,25,85	17,54	6,43	(a)	...	...	3,62,63
1909	1,97,76	1,43,75	19,48	7,02	(a)	...	...	3,68,01
1910	2,22,38	1,66,52	21,15	7,53	47,65	...	...	4,65,23
1911	2,57,63	1,76,05	20,99	7,50	53,99	...	...	5,16,16
1912	2,88,31	2,05,56	21,37	11,46	60,43	...	...	5,87,13
1913	3,33,02	2,19,30	23,56	12,49	61,98	...	...	6,50,35
1914	2,80,31	1,73,03	21,36	13,14	49,89	...	...	5,37,73
1915	3,22,67	1,66,88	19,22	13,66	40,69	...	...	5,63,12
1916	4,80,17	2,40,51	24,95	15,03	48,53	...	...	8,09,19
1917	4,71,93	3,36,54	22,84	20,27	49,66	...	...	9,01,24
1918	7,44,17	5,33,62	24,56	24,29	69,27	...	...	13,95,91
1919	9,02,49	7,58,32	30,13	22,19	88,37	...	...	18,01,50
1920	15,33,89	13,93,94	77,17	31,88	1,07,79	4,51*	...	31,49,18
1921	9,16,72	8,97,01	39,10	35,79	1,18,75	8,80	5,65†	20,21,82
1922	9,44,26	8,63,76	42,79	32,37	1,23,17	8,24	8,10	20,22,69

(a) Information not available.
* The Clearing House at Cawnpore was opened in July, 1920.
† The Lahore Clearing House was opened in April, 1921.

APPENDIX I

Banks and their Branches and Agencies in the Principal Towns of India

Town	Province	Name of Bank	
A			
Agra	United Provinces	Bhargava Commercial Bank	...
"	" "	Benares Bank	...
"	" "	Imperial Bank of India	...
Ahmedabad	Bombay	Bank of Baroda	...
"	"	Bank of India	...
"	"	Imperial Bank of India	Two branches.
"	"	Industrial Bank of Western India	Head Office and two branches.
Ahmednagar	"	Imperial Bank of India	...
Akola	Central Provinces	Imperial Bank of India	...
Akyab	Lower Burma	Imperial Bank of India	...
Allahabad	United Provinces	Allahabad Bank	One branch and one sub-agency.
"	" "	Benares Bank	...
"	" "	Imperial Bank of India	...
Alleppey	Travancore, Madras	Imperial Bank of India	...
"	" "	Nedungadi Bank	...
"	" "	Travancore National Bank	...
Almora	United Provinces	Punjab Industrial Bank	...
Ambala	Punjab	Bank of Northern India	...
"	"	Imperial Bank of India	...
"	"	Punjab National Bank	Two branches.
"	"	Simla Banking and Industrial Company	Two branches.
Amraoti	Berar	Imperial Bank of India	...
Amreli	Baroda	Bank of Baroda	...
Amritsar	Punjab	Allahabad Bank	...
"	"	Benares Bank	...
"	"	Central Bank of India	...
"	"	Chartered Bank of India, Australia, and China	...
"	"	Imperial Bank of India	...
"	"	Lyallpur Bank	...
"	"	National Bank of India	...
"	"	Public Bank of Asia	Head Office.
"	"	Punjab and Kashmir Bank	...
"	"	Punjab Co-operative Bank	Head Office.
"	"	Punjab National Bank	...
"	"	Punjab and Sind Bank	Head Office.
Asansol	Bengal	Tata Industrial Bank	...
B			
Badagara	Madras	Nedungadi Bank	...
Bangalore	Mysore	Bangalore Bank	Head Office and one branch.
"	"	Bangalore Mercantile Bank	Head Office.
"	"	Bank of Mysore	Head Office.
"	"	Imperial Bank of India	...
"	"	Mysore Industrial Bank	Head Office and one branch.
Bankipore	Bihar and Orissa	Bank of Behar	Head Office.
"	" "	Benares Bank	...
Bannu	N.-W. Frontier Province	Frontier Bank	...
"	" "	Lyallpur Bank	...
Bareilly	United Provinces	Allahabad Bank	...
"	" "	Benares Bank	...
Barisal	Bengal	Barisal Bank	Head Office.
Baroda	Baroda	Bank of Baroda	Head Office.
Bassein	Burma	Imperial Bank of India	...
Basti	United Provinces	Mufassil Bank	...
Belgaum	Bombay	Poona Bank	...
Bellary	Madras	Imperial Bank of India	...
Benares	United Provinces	Allahabad Bank	...
"	" "	Bank of Behar	...
"	" "	Imperial Bank of India	...
"	" "	Benares Bank	Head Office.

APPENDIX I—*continued*

Banks and their Branches and Agencies in the Principal Towns of India—continued

Town	Province	Name of Bank	
Berhampore	Madras	Imperial Bank of India	...
Bezwada	,,	Imperial Bank of India	...
Bhagalpore	Bihar and Orissa	Benares Bank	...
Bhavnagar	Bombay	Bank of Baroda	...
Bhera	Punjab	Lyallpur Bank	...
,,	,,	Punjab and Kashmir Bank	...
Bhopal	Central India	Bharat National Bank	...
Bogale	Burma	Dawson's Bank	...
Bogra	Bengal	Panchbibi Industrial Bank	Head Office.
Bombay	Bombay	Allahabad Bank	...
,,	,,	American Express Company Incorporated	...
,,	,,	Banco Nacional Ultramarino	...
,,	,,	Bank of Baroda	...
,,	,,	Bank of India	Head Office.
,,	,,	Bank of Taiwan	...
,,	,,	Benares Bank	...
,,	,,	Bombay Merchants' Bank	Head Office.
,,	,,	Bank of Morvi	Head Office.
,,	,,	Central Bank of India	Head Office and four branches.
,,	,,	Chartered Bank of India, Australia, and China	...
,,	,,	Comptoir National d'Escompte de Paris	...
,,	,,	Cox's Branch (Lloyds Bank)	...
,,	,,	Eastern Bank	...
,,	,,	Hongkong and Shanghai Banking Corporation	...
,,	,,	Imperial Bank of India	Local Head Office and three branches.
,,	,,	Imperial Bank of Persia	...
,,	,,	Industrial and Exchange Bank of India	Head Office.
,,	,,	Industrial Bank of Western India	...
,,	,,	International Banking Corporation	...
,,	,,	Karachi Bank	...
,,	,,	Lyallpur Bank	...
,,	,,	Mercantile Bank of India	...
,,	,,	National Bank of India	...
,,	,,	National Bank of South Africa	...
,,	,,	Nederlandsche Handel-Maatschappij	...
,,	,,	Nederlandsche Indische Handelsbank	...
,,	,,	P. & O. Banking Corporation	...
,,	,,	Punjab National Bank	...
,,	,,	Shilotri Bank	Head Office.
,,	,,	Sumitomo Bank	...
,,	,,	Tata Industrial Bank	Head Office and two branches.
,,	,,	Union Bank of India (and Reduced)	Head Office and one branch.
,,	,,	Yokohama Specie Bank	...
Broach	,,	Imperial Bank of India	...
C			
Calcutta	Bengal	Allahabad Bank	Head Office.
,,	,,	American Express Company Incorporated	...
,,	,,	Benares Bank	...
,,	,,	Bengal National Bank	Head Office.
,,	,,	Bhowanipore Banking Corporation	Head Office.
,,	,,	Central Bank of India	...
,,	,,	Chartered Bank of India, Australia, and China	...
,,	,,	Co-operative Hindusthan Bank	Head Office.
,,	,,	Cox's Branch (Lloyds Bank)	...
,,	,,	Eastern Bank	...
,,	,,	Hongkong and Shanghai Banking Corporation	...
,,	,,	Imperial Bank of India	Local Head Office and three branches.
,,	,,	Indian Industrial Bank	Head Office.
,,	,,	International Banking Corporation	...
,,	,,	Karnani Industrial Bank	Head Office.
,,	,,	Luxmi Industrial Bank	Head Office.
,,	,,	Lyallpur Bank	...
,,	,,	Mercantile Bank of India	...
,,	,,	National Bank of India	...
,,	,,	Nederlandsche Handel-Maatschappij	...
,,	,,	Nederlandsche Indische Handelsbank	...
,,	,,	P. & O. Banking Corporation	...
,,	,,	Punjab National Bank	...
,,	,,	Raikut Industrial Bank	Head Office and one branch.

APPENDIX I—*continued*

Banks and their Branches and Agencies in the Principal Towns of India—continued

Town	Province	Name of Bank	
Calcutta	Bengal	Tata Industrial Bank	Two branches.
,,	,,	Yokohama Specie Bank	...
Calicut	Madras	Calicut Bank	Head Office.
,,	,,	Imperial Bank of India	...
,,	,,	Nedungadi Bank	Head Office and one branch.
Cannanore	,,	Cannanore Bank	Head Office.
,,	,,	Malabar Bank	Head Office.
,,	,,	Nedungadi Bank	...
Cawnpore	United Provinces	Allahabad Bank	Two branches.
,,	,, ,,	Benares Bank	...
,,	,, ,,	Chartered Bank of India, Australia, and China	...
,,	,, ,,	Imperial Bank of India	...
,,	,, ,,	National Bank of India	...
,,	,, ,,	Oudh Commercial Bank	...
,,	,, ,,	Punjab National Bank	...
,,	,, ,,	Tata Industrial Bank	...
Chandausi	,, ,,	Allahabad Bank	...
,,	,, ,,	Benares Bank	...
,,	,, ,,	Tata Industrial Bank	...
Channapatna	Mysore	Bank of Mysore	...
Chapra	Bihar and Orissa	Bank of Behar	...
Chikmugalur	Mysore	Bank of Mysore	...
Chiniot	Punjab	Lyallpur Bank	...
Chittagong	Bengal	Imperial Bank of India	...
,,	,,	National Bank of India	...
Chowghat	Madras	Nedungadi Bank	...
Cocanada	,,	Imperial Bank of India	...
Cochin	,,	Calicut Bank	...
,,	,,	Imperial Bank of India	...
,,	,,	Indian Bank	...
,,	,,	National Bank of India	...
,,	,,	Nedungadi Bank	...
Coimbatore	,,	Coimbatore Union Bank	Head Office.
,,	,,	Coimbatore Town Bank	Head Office.
,,	,,	Imperial Bank of India	...
Cuddalore	,,	Imperial Bank of India	...
Cuttack	Bihar and Orissa	Imperial Bank of India	...
D			
Dabhoi	Baroda	Bank of Baroda	...
Dacca	Bengal	Imperial Bank of India	...
Daltonganj	Bihar and Orissa	Chota Nagpur Banking Association	...
Darbhanga	,, ,,	Darbhanga Bank	Head Office.
Darjeeling	Bengal	Imperial Bank of India	...
,,	,,	Benares Bank	...
Davangere	Mysore	Bank of Mysore	...
Dedaye	Burma	Dawson's Bank	...
Dehra Dun	United Provinces	Allahabad Bank	...
Dera Ghazi Khan	N.-W. Frontier Province	Frontier Bank	...
Dera Ismail Khan	,, ,, ,,	Frontier Bank	Head Office and one branch.
,, ,,	,, ,, ,,	Lyallpur Bank	...
,, ,,	,, ,, ,,	Punjab National Bank	...
Delhi	Delhi	Allahabad Bank	...
,,	,,	Bank of Northern India	...
,,	,,	Benares Bank	...
,,	,,	Bharat National Bank	Head Office.
,,	,,	Chartered Bank of India, Australia, and China	...
,,	,,	Imperial Bank of India	...
,,	,,	Lyallpur Bank	...
,,	,,	Mercantile Bank of India	...
,,	,,	National Bank of India	...
,,	,,	Public Bank of Asia	Two branches.
,,	,,	Punjab National Bank	...
,,	,,	Tata Industrial Bank	...
Dhanbad	Bihar and Orissa	Chota Nagpur Banking Association	...
,,	,,	Tata Industrial Bank	...
Dharwar	Bombay	Dharwar Bank	Head Office.
Dhulia	,,	Imperial Bank of India	...
E			
Ernakulam	Madras	Nedungadi Bank	...
Erode	,,	Imperial Bank of India	...
,,	,,	Erode Bank	Head Office.
Etawah	United Provinces	Allahabad Bank	...

APPENDIX I—*continued*

Banks and their Branches and Agencies in the Principal Towns of India—continued

Town	Province	Name of Bank	
F			
Fazilka	Punjab	Industrial and Exchange Bank of India	...
Ferozepore	„	Punjab National Bank	...
Fyzabad	United Provinces	Ajodhia Bank	Head Office.
„	„ „	Allahabad Bank	...
„	„ „	Benares Bank	...
„	„ „	Oudh Commercial Bank	Head Office.
G			
Gava	Bihar and Orissa	Bank of Behar	...
Girgaum	Bombay	Shilotri Bank	...
Giridih	Bihar and Orissa	Chota Nagpur Banking Association	...
Gojra	Punjab	Punjab National Bank	...
Gorakhpur	United Provinces	Mufassil Bank	Head Office.
„	„ „	Benares Bank	...
„	„ „	Allahabad Bank	...
Gujarkhan	Punjab	Punjab and Kashmir Bank	...
Gujranwala	Punjab	Punjab Industrial Bank	...
„	„	Punjab National Bank	...
„	„	Punjab and Sind Bank	...
Gujrat	Punjab	Lyallpur Bank	...
„	„	Punjab Industrial Bank	...
Guntur	Madras	Imperial Bank of India	...
„	„	Raikut Industrial Bank	...
Gurdaspur	Punjab	Public Bank of Asia	...
H			
Hapur	United Provinces	Allahabad Bank	...
„	„ „	Byopar Sahayak Bank	...
„	„ „	Punjab National Bank	...
„	„ „	Tata Industrial Bank	...
Hathras	„ „	Allahabad Bank	...
„	„ „	Benares Bank	...
„	„ „	Tata Industrial Bank	...
Hazaribagh	Bihar and Orissa	Chota Nagpur Banking Association	Head Office.
Hoshiarpur	Punjab	Bari Doab Bank	...
„	„	Punjab Industrial Bank	...
„	„	Punjab National Bank	...
„	„	Simla Banking and Industrial Company	...
Howrah	Bengal	Mercantile Bank of India	...
Hubli	Bombay	Imperial Bank of India	...
„	„	Poona Bank	...
Hyderabad (Deccan)	Hyderabad	Imperial Bank of India	...
„	„	Tata Industrial Bank	...
Hyderabad (Sind)	Sind	Imperial Bank of India	...
„	„	Karachi Bank	...
„	„	Punjab National Bank	...
I			
Indore	Central India	Imperial Bank of India	...
J			
Jalgaon	Bombay	Imperial Bank of India	...
Jalpaiguri	Bengal	Imperial Bank of India	...
„	„	Jalpaiguri Banking and Trading Corporation	Head Office.
„	„	Planter's Bank	Head Office.
„	„	Raikut Industrial Bank	...
Jammu	Kashmir	Bharat National Bank	...
„	„	Punjab Industrial Bank	...
„	„	Punjab National Bank	...
Jessore	Bengal	Jessore United Bank	Head Office.
Jhansi	United Provinces	Allahabad Bank	...
„	„ „	Benares Bank	...
Jharia	Bihar and Orissa	Central Bank of India	...

APPENDIX I—*continued*

Banks and their Branches and Agencies in the Principal Towns of India—continued

Town	Province	Name of Bank	
Jaranwala	Punjab	Punjab Industrial Bank	...
Jhelum	,,	Punjab National Bank	...
,,	,,	Punjab and Kashmir Bank	...
Jhang	,,	Lyallpur Bank	...
Jubbulpore	Central Provinces	Allahabad Bank	...
,,	,,	Benares Bank	...
,,	,,	Bhargava Commercial Bank	Head Office.
,,	,,	Imperial Bank of India	...
Jullunder	Punjab	Punjab National Bank	...
,,	,,	Punjab Co-operative Bank	...
K			
Karachi	Sind	Central Bank of India	...
,,	,,	Chartered Bank of India, Australia, and China	...
,,	,,	Cox's Branch (Lloyds Bank)	...
,,	,,	Imperial Bank of India	...
,,	,,	Industrial and Exchange Bank of India	...
,,	,,	Karachi Bank	Head Office.
,,	,,	Lyallpur Bank	...
,,	,,	Mercantile Bank of India	...
,,	,,	National Bank of India	...
,,	,,	P. & O. Banking Corporation	...
,,	,,	Punjab National Bank	...
Karur	Madras	Karur Vysya Bank	Head Office.
Kasur	Punjab	Central Bank of India	...
,,	,,	Punjab National Bank	...
Kapurthala	,,	Industrial and Exchange Bank of India	...
Kalyan	Bombay	Poona Bank	...
Kamakalu	Burma	Dawson's Bank	...
Khandwa	Central Provinces	Imperial Bank of India	...
Kolhapur	Bombay	Poona Bank	...
Kottayam	Travancore, Madras	Travancore National Bank	...
,,	,, ,,	Travancore Commercial Bank	Head Office.
Kumbakonam	Madras	Imperial Bank of India	...
,,	,,	Kumbakonam Bank	Head Office.
,,	,,	Union Bank	Head Office.
Kyaiklat	Burma	Dawson's Bank	...
L			
Lahore	Punjab	Allahabad Bank	...
,,	,,	Bank of Northern India	...
,,	,,	Bari Doab Bank	Head Office.
,,	,,	Benares Bank	...
,,	,,	Central Bank of India	...
,,	,,	Frontier Bank	...
,,	,,	Imperial Bank of India	...
,,	,,	Jain Bank of India	Head Office.
,,	,,	Lyallpur Bank	...
,,	,,	National Bank of India	...
,,	,,	Punjab and Kashmir Bank	...
,,	,,	Punjab Co-operative Bank	Two branches.
,,	,,	Punjab Industrial Bank	Head Office.
,,	,,	Punjab National Bank	Head Office and one branch.
,,	,,	Punjab and Sind Bank	...
,,	,,	Simla Banking and Industrial Company	Two branches.
Larkana	Sind	Imperial Bank of India	...
,,	,,	Karachi Bank	...
Lucknow	United Provinces	Allahabad Bank	Three branches.
,,	,, ,,	Imperial Bank of India	...
,,	,, ,,	Benares Bank	...
,,	,, ,,	Oudh Commercial Bank	...
,,	,, ,,	Rupee Bank and Trades, Ld.	Head Office.
,,	,, ,,	Tata Industrial Bank	Two branches.
Ludhiana	Punjab	Public Bank of Asia	...
,,	,,	Punjab National Bank	...
,,	,,	Simla Banking and Industrial Company	...
Lyallpur	,,	Allahabad Bank	...
,,	,,	Central Bank of India	...
,,	,,	Imperial Bank of India	...
,,	,,	Lyallpur Bank	Head Office.
,,	,,	Punjab National Bank	...
,,	,,	Punjab and Sind Bank	...

APPENDIX I—*continued*

Banks and their Branches and Agencies in the Principal Towns of India—continued

Town	Province	Name of Bank	
M			
Madras	Madras	Benares Bank	...
,,	,,	Chartered Bank of India, Australia, and China	...
,,	,,	Eastern Bank	...
,,	,,	Imperial Bank of India	Local Head Office and one branch.
,,	,,	Indian Bank	Head Office and three branches.
,,	,,	Mercantile Bank of India	...
,,	,,	National Bank of India	...
,,	,,	P. & O. Banking Corporation	...
,,	,,	Tata Industrial Bank	...
,,	,,	Raikut Industrial Bank	...
Madura	,,	Imperial Bank of India	...
,,	,,	Indian Bank	...
Mandalay	Upper Burma	Imperial Bank of India	...
,,	,, ,,	National Bank of India	...
Mangalore	Madras	Imperial Bank of India	...
,,	,,	Canara Bank	Head Office.
,,	,,	Nedungadi Bank	...
Maubin	Burma	Dawson's Bank	...
Masulipatam	Madras	Imperial Bank of India	...
Meerut	United Provinces	Allahabad Bank	...
,,	,, ,,	Benares Bank	...
,,	,, ,,	Byopar Sahayak Bank	Head Office.
,,	,, ,,	Imperial Bank of India	...
,,	,, ,,	Meerut Bank	Head Office.
Mehsana	Baroda	Bank of Baroda	...
Mianwali	Punjab	Lyallpur Bank	...
Montgomery	,,	Punjab National Bank	...
Moradabad	United Provinces	Allahabad Bank	...
,,	,, ,,	Benares Bank	...
,,	,, ,,	Imperial Bank of India	...
Motihari	Bihar and Orissa	Bank of Behar	...
Moulmein	Lower Burma	Imperial Bank of India	...
Moulmeingyun	Burma	Dawson's Bank	...
Mullasserry	Madras	Calicut Bank	...
Multan	Punjab	Imperial Bank of India	...
,,	,,	Punjab National Bank	...
,,	,,	Punjab Industrial Bank	...
Murree	,,	Bank of Northern India	...
,,	,,	Cox's Branch (Lloyds Bank)	...
Mussooree	United Provinces	Allahabad Bank	...
,,	,, ,,	Benares Bank	...
Muttra	,, ,,	Allahabad Bank	...
,,	,, ,,	Imperial Bank of India	...
Muzaffargarh	Punjab	Lyallpur Bank	...
Muzaffurpur	Bihar and Orissa	Benares Bank	...
,,	,, ,,	Imperial Bank of India	...
Mymensingh	Bengal	Imperial Bank of India	...
Mysore	Mysore	Bank of Mysore	...
N			
Nagpur	Central Provinces	Allahabad Bank	...
,,	,, ,,	Imperial Bank of India	...
Naini Tal	United Provinces	Allahabad Bank	...
,,	,, ,,	Benares Bank	...
Naogaon	Bengal	Naogaon Town Bank	Head Office.
Naraingunge	,,	Imperial Bank of India	...
Nasik	Bombay	Imperial Bank of India	...
Navsari	Baroda	Bank of Baroda	...
Negapatam	Madras	Imperial Bank of India	...
O			
Okara	Punjab	Punjab National Bank	...
Ootacamund	Madras	Imperial Bank of India	...
Ottapalam	,,	Nedungadi Bank	...
Oorgaum	Mysore	Bank of Mysore	...
P			
Palghat	Madras	Calicut Bank	...
,,	,,	Nedungadi Bank	...
Pallipuram (Malabar)	,,	Namboodiri Bank	Head Office.
Parbhani	Hyderabad	Imperial Bank of India	...

APPENDIX I—*continued*

Banks and their Branches and Agencies in the Principal Towns of India—continued

Town	Province	Name of Bank	
Patan	Baroda	Bank of Baroda	...
Patiala	Punjab	Bharat National Bank	...
,,	,,	Punjab National Bank	...
Patna	Bihar and Orissa	Allahabad Bank	...
,,	,,	Benares Bank	...
,,	,,	Imperial Bank of India	...
Pattambi	Madras	Namboodiri Bank	...
Payyannur	,,	Malabar Bank	...
Peelamedu	,,	Peelamedu Radha Krishna Bank	Head Office.
Peshawar	N.-W. Frontier Province	Imperial Bank of India	...
,,	,,	Punjab National Bank	...
Petlad	Baroda	Bank of Baroda	...
Ponnani	Madras	Nedungadi Bank	...
Poona	Bombay	Imperial Bank of India	One branch and a sub-agency.
,,	,,	Poona Bank	Head Office.
,,	,,	Shilotri Bank	...
Purulia	Bihar and Orissa	Chota Nagpur Banking Association	...
Pyapon	Burma	Dawson's Bank	Head Office.
Q			
Quetta	Baluchistan	Imperial Bank of India	...
,,	,,	Public Bank of Asia	...
,,	,,	Punjab National Bank	...
R			
Rae Bareli	United Provinces	Allahabad Bank	...
,,	,,	Benares Bank	...
Rahon	Punjab	Punjab National Bank	...
,,	,,	Public Bank of Asia	...
Rajahmundry	Madras	Imperial Bank of India	...
Rajkote	Bombay	Imperial Bank of India	...
Ranchi	Bihar and Orissa	Chota Nagpur Banking Association	...
Rangoon	Burma	Allahabad Bank	...
,,	,,	Chartered Bank of India, Australia, and China	...
,,	,,	Chinese Merited Banking Company	Head Office.
,,	,,	Dawson's Bank	...
,,	,,	Hongkong and Shanghai Banking Corporation.	...
,,	,,	Imperial Bank of India	...
,,	,,	International Banking Corporation	...
,,	,,	Mercantile Bank of India	...
,,	,,	National Bank of India	...
,,	,,	Nederlandsche Handel-Maatschappij	...
,,	,,	Tata Industrial Bank	...
,,	,,	Yokohama Specie Bank	...
Rangpur	Bengal	North Bengal Industrial Bank	Head Office.
,,	,,	Rangpur Bank	Head Office.
Rawalpindi	Punjab	Bank of Northern India	Head Office and one branch.
,,	,,	Cox's Branch (Lloyds Bank)	...
,,	,,	Imperial Bank of India	...
,,	,,	Industrial and Exchange Bank of India	...
,,	,,	Lyallpur Bank	...
,,	,,	Punjab Co-operative Bank	...
,,	,,	Punjab National Bank	...
,,	,,	Punjab and Sind Bank	...
,,	,,	Punjab and Kashmir Bank	Head Office.
S			
Saharanpur	United Provinces	Benares Bank	...
Saidpur	Bengal	Saidpur Commercial Bank	Head Office.
Salem	Madras	Imperial Bank of India	...
Sargodha	Punjab	Imperial Bank of India	...
,,	,,	Punjab National Bank	...
,,	,,	Union Banking and Commercial Association	Head Office.
Sassaram	Bihar and Orissa	Bank of Behar	...
Secunderabad	Hyderabad	Imperial Bank of India	...
Shahjahanpur	United Provinces	Tata Industrial Bank	...
,,	,,	Allahabad Bank	...
Shillong	Assam	Assam Industrial Bank	Head Office
Shimoga	Mysore	Bank of Mysore	...

APPENDIX I—*concluded*

Banks and their Branches and Agencies in the Principal Towns of India—concluded

Town	Province	Name of Bank	
Sholapur	Bombay	Imperial Bank of India	...
Sialkot	Punjab	Bharat National Bank	...
„	„	Punjab National Bank	...
Simla	„	Imperial Bank of India	...
„	„	Benares Bank	...
„	„	Simla Banking and Industrial Company	Head Office.
Sitapur	United Provinces	Allahabad Bank	...
Srinagar	Kashmir	Bharat National Bank	...
„	„	Cox's Branch (Lloyds Bank)	...
„	„	Punjab Industrial Bank	...
„	„	Punjab National Bank	...
„	„	Punjab and Kashmir Bank	Two branches.
Sukkur	Sind	Imperial Bank of India	...
Surat	Bombay	Bank of Baroda	...
„	„	Imperial Bank of India	...
„	„	Industrial and Exchange Bank of India	...
T			
Tanjore	Madras	Merchants' Bank	Head Office.
Tavoy	Lower Burma	Chartered Bank of India, Australia, and China	...
Tellicherry	Madras	Imperial Bank of India	...
„	„	Calicut Bank	...
„	„	Nedungadi Bank	...
Tinnevelly	„	South India Bank	Head Office.
„	„	Tinnevelly Bank	Head Office.
Tiptur	„	Bank of Mysore	...
Tirur	„	Nedungadi Bank	...
Tiruvalla	Travancore, Madras	Travancore National Bank	Head Office.
Tank	N.-W. Frontier Province	Frontier Bank	...
Trichinopoly	Madras	Imperial Bank of India	...
„	„	Trichinopoly Hindu Savings Bank	Head Office.
Trichur	„	Nedungadi Bank	...
Trivandrum	Travancore, Madras	Imperial Bank of India	...
„	„	Nedungadi Bank	...
„	„	Travancore National Bank	...
Tumkur	Mysore	Bank of Mysore	...
Tuticorin	Madras	Imperial Bank of India	...
„	„	Nadar Bank	Head Office.
„	„	National Bank of India	...
„	„	South India Bank	...
U			
Udipi	Madras	Pangal Nayak Bank	Head Office.
V			
Vellore	Madras	Imperial Bank of India	...
„	„	Vellore Commercial Bank	Head Office.
„	„	Vellore Mercantile Bank	Head Office.
Vizagapatam	„	Imperial Bank of India	...
Vizianagram	„	Imperial Bank of India	...
W			
Wazirabad	Punjab	Bharat National Bank	...
„	„	Punjab and Kashmir Bank	...
Woriur	Madras	Woriur Commercial Bank	Head Office.

APPENDIX II.

Names of London Offices, Agents or Correspondents of certain Banks and Firms (doing banking business) in India.

Name of Bank	London Office, Agent or Correspondent	Address
Imperial Bank of India	London Office	5, Whittington Avenue, E. C. 3.
Other Banks and kindred Firms.		
Allahabad Bank	National Provincial and Union Bank of England	15, Bishops Gate, E. C. 2.
	P. & O. Banking Corporation	122, Leadenhall Street, E. C. 3.
Bank of Morvi	National Provincial and Union Bank of England	15, Bishops Gate, E. C. 2.
Central Bank of India	London Joint City and Midland Bank	5, Threadneedle Street, E. C. 2.
Grindlay & Co.	London Office	54, Parliament Street.
Karnani Industrial Bank	Barclay's Bank	168, Fenchurch Street, E. C. 3.
King's Branch (Calcutta)	Lloyds Bank	71, Lombard Street, E. C. 3.
,, (Bombay)		
Punjab National Bank	London Joint City and Midland Bank	5, Threadneedle Street, E. C. 2.
Simla Banking and Industrial Co.	Grindlay & Co.	54, Parliament Street.
Tata Industrial Bank	London Office	9, Bishops Gate, E. C. 2.
	Lloyds Bank	72, Lombard Street, E. C. 3.
Thomas Cook & Son	London Office	Ludgate Circus, E. C. 4.
Union Bank of India	Westminster Bank	Bartholomew Lane, E. C. 2.
Exchange Banks.		
Banco Nacional Ultramarino	London Office	9, Bishops, Gate, E. C. 2.
Bank of Taiwan	Ditto	25, Old Broad Street, E. C. 2.
Chartered Bank of India, Australia and China.	Ditto	38, Bishops Gate, E. C. 2.
Comptoir National d'Escompte de Paris.	Ditto	8-13, King William Street, E. C. 4.
Cox's Branch (Lloyds Bank)	Ditto	71, Lombard Street, E. C. 3.
Eastern Bank	Ditto	4, Crosby Sq., E. C. 3.
Hongkong and Shanghai Banking Corporation.	Ditto	9, Grace Church Street, E. C. 3.
Imperial Bank of Persia	Ditto	25, Abchurch Lane, E. C. 4.
International Banking Corporation	Ditto	36, Bishops Gate, E. C. 2.
Lloyds Bank	Ditto	71, Lombard Street, E. C. 3.
Mercantile Bank of India	Ditto	15, Grace Church Street, E. C. 3.
National Bank of India	Ditto	26, Bishops Gate, E. C. 2.
National Bank of South Africa	London Offices	Circus Place, London Wall, E. C. 2. 111, St. Martin's Lane, Trafalgar Square, W. C. 2.
Nederlandsche Handel-Maatschappij	National Provincial and Union Bank of England	15, Bishops Gate, E. C. 2.
Nederlandsche Indische Handelsbank	London Representative	27, Old Board Street, E. C. 2.
P. & O. Banking Corporation	London Office	122, Leadenhall Street, E. C. 3.
Sumitomo Bank	Ditto	67, Bishops Gate, E. C. 2.
Yokohama Specie Bank	Ditto	7, Bishops Gate, E. C. 2.

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SGPI—S16—11-1-272 - 29-2-24—650

TENTH ISSUE

COMMERCIAL INTELLIGENCE DEPARTMENT, INDIA

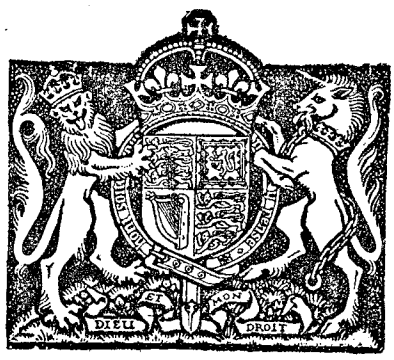
STATISTICAL TABLES

RELATING TO

BANKS IN INDIA

1923

Published by order of the Governor-General in Council



CALCUTTA GOVERNMENT OF INDIA
CENTRAL PUBLICATION BRANCH
1925

No. 1913.]

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Prefatory Note

The following short note explains some of the more important statistics in the appended tables. An account of the monetary position in India will be found in the Annual Report of the Controller of the Currency for the year 1923-24.

2. The banks dealt with in these tables are classified into (1) the Imperial Bank of India,* in which the old Presidency Banks of Bengal, Bombay, and Madras were merged in January, 1921 (2) the Exchange Banks whose head offices are located outside India, (3) the Indian Joint-Stock Banks, registered under the Indian Companies Act, whose head offices are located in India, and (4) the Indian Co-operative Banks, registered under the Co-operative Societies Act, II of 1912.

3. Presidency Banks and the Imperial Bank of India (tables 1, 7, 8, 9, 10 and 11).—An examination of the statements of accounts of the Presidency Banks and the Imperial Bank of India reveals the fact that while Government or public deposits decreased considerably in 1923, private deposits increased. Cash balances practically remained at the same level as in the preceding year. The table below summarises the capital, reserves, deposits, and cash balances of the three Presidency Banks regarded as one bank up to the year 1920 and of the Imperial Bank of India from 1921:—

31st December	Capital	Reserve and Rest	Government or public Deposits	Private Deposits	Proportion per cent of Government deposits (column 3) to		Cash balances
					Total capital and deposits (columns 1 to 4)	Private deposits (column 4)	
	1	2	3	4	5	6	7
	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	per cent	per cent	₹(1,000)
1913 (pre-war year)	3,75,00	3,73,07	5,88,66	36,48,50	11·8	16·1	15,37,75
1914	3,75,00	3,89,17	5,61,52	40,04,08	10·5	14·0	20,83,92
1915	3,75,00	3,72,50	4,88,67	38,61,19	9·6	12·7	14,65,24
1916	3,75,00	3,60,99	5,20,58	44,70,87	9·1	11·6	17,27,25
1917	3,75,00	3,67,52	7,71,28	67,71,74	9·3	11·4	33,77,31
1918	3,75,00	3,44,58	8,64,28	50,97,75	12·8	16·9	17,07,62
1919	3,75,00	3,57,81	7,72,24	68,21,37	9·3	11·3	23,62,93
1920	3,75,00	3,77,79	9,02,63	78,01,90	9·5	11·6	26,03,34
1921*	5,62,24	4,14,54	6,80,01	65,77,99	8·3	10·3	13,60,23
1922*	5,62,50	4,33,07	14,15,73	57,00,57	17·4	24·8	15,07,47
1923*	5,62,50	4,55,21	8,56,94	74,19,51	9·2	11·5	15,01,34

4. Exchange Banks (tables 2 and 12).—The aggregate paid-up capital and reserves of the eighteen Exchange Banks doing business in India in 1923 amounted to over £140 millions, while their deposits and cash balances in India only were respectively £68 millions and £14 millions. The position from the pre-war year 1913 to 1923 was as follows:—

	Number of Banks	Capital, reserve and rest	Deposits in India †	Cash balances in India †
		£(1,000)	£(1,000)	£(1,000)
1913 (pre-war year)	12	37,825	31,035	5,882
1914	11(*a*)	36,972	30,148	8,394
1915	11	36,793	33,546	7,601
1916	10(*b*)	37,931	38,039	10,140
1917	9(*c*)	32,682	53,375	33,744
1918	10(*d*)	39,449	61,856	15,175
1919	11(*e*)	53,070	74,359	29,983
1920	15(*f*)	90,217	74,807	25,175
1921	17(*g*)	111,632	75,196	23,567
1922	18(*h*)	112,221	73,384	16,176
1923	18	140,103	68,443	14,479

* The three Presidency Banks of Bengal, Bombay, and Madras were amalgamated and formed into the Imperial Bank of India with effect from 27th January, 1921, under the Imperial Bank of India Act, XLVII of 1920.

† Deposits and cash balances in India converted into sterling at the rate of ₹10=£1.

(*a*) Excluding the Deutsch-Asiatische Bank which went into liquidation after the outbreak of war.

(*b*) Excluding the Delhi and London Bank which was amalgamated with the Alliance Bank of Simla, Ltd.

(*c*) Excluding the Russo-Asiatic Bank, information not being available.

(*d*) Including the Bank of Taiwan which opened a branch in India.

(*e*) Including the Sumitomo Bank which has a branch in India.

(*f*) Including the Imperial Bank of Persia, the National Bank of South Africa, P. & O. Banking Corporation, and the Banco Nacional Ultramarino.

(*g*) Including the Nederlandsche Handel-Maatschappij and the Nederlandsche Indische Handelsbank.

(*h*) Including the American Express Company Incorporated.

In table 2 the returns of Exchange Banks for 1923 have been classified into two groups, namely, (1) banks doing a considerable portion of their business in India, and (2) banks which are agencies of large banking corporations doing a major portion of their business abroad. It will be seen that the deposits *in India* of the first group were in 1923 over three times those of the second group.

5. Indian Joint-Stock Banks (tables 3 and 13).—The tables in this volume deal with 69 banks, having a minimum paid-up capital and reserve of one lakh of rupees, from which returns have been received. These banks have about 500 branches scattered throughout India. The banks are sub-divided into two classes, namely, (1) those with a paid-up capital and reserve of ₹5 lakhs and over, and (2) those smaller banks with a paid-up capital and reserve between one lakh and less than ₹5 lakhs. The aggregate paid-up capital and reserves of these 69 banks in 1923 amounted to ₹10,84 lakhs, the deposits to ₹47,69 lakhs, and cash balances to ₹7,98 lakhs, as stated below :—

—	Class A				Class B			
	Number of banks	Capital and reserves	Deposits	Cash balances	Number of banks	Capital and reserves	Deposits	Cash balances
		₹ (lakhs)	₹ (lakhs)	₹ (lakhs)		₹ (lakhs)	₹ (lakhs)	₹ (lakhs)
1913 (pre-war year)	18	3,64	22,59	4,00	23	50	1,51	25
1914	17	3,93	17,11	3,53	25	55	1,26	28
1915 . . .	20	4,38	17,87	3,99	25	55	91	20
1916 . . .	20	4,61	24,71	6,03	28	63	1,01	17
1917 . . .	18	4,67	31,17	7,65	25	54	99	20
1918 . . .	19	6,02	40,59	9,49	28	63	1,55	37
1919 . . .	18	7,63	58,99	12,17	29	75	2,28	54
1920 . . .	25	10,92	71,15	16,31	33	82	2,33	42
1921 . . .	27	12,40	76,90	15,66	38	1,00	3,26	44
1922 . . .	27	10,64	61,64	12,04	41	1,11	3,38	56
1923 . . .	26	9,73	44,43	7,37	43	1,11	3,26	61

6. Total Deposits (table 4).—The extent to which bank deposits have increased in the last decade is shown in table 4. This table is based on the figures given in the preceding three tables. It would appear from these statistics that the total deposits in all the three classes of Banks in India increased from ₹94 crores in 1914 to ₹1,99 crores in 1923. The respective shares in the total deposits in 1923 were: Imperial Bank of India 42 per cent, Exchange Banks 34 per cent, and Indian Joint-Stock Banks 24 per cent. [In the case of Exchange Banks the figures refer to their deposits in India only.]

7. Proportion of Cash to Deposits (table 5).—Cash balances at the end of 1923 were 18 per cent of the liabilities on deposits in the case of the Imperial Bank of India, 19 per cent in the case of Exchange Banks doing a considerable portion of their business in India, and 27 per cent in the case of those banks doing a major portion of their business abroad. The percentage for Indian Joint-Stock Banks was 17 in the case of those having capital and reserve of ₹5,00,000 and over, and 19 in the case of those with smaller capital.

8. Indian Co-operative Banks (tables 6 and 14).—Statistics of these Banks have for the first time been included in this volume and they relate to all Provincial and Central Co-operative Banks and registered non-agricultural (urban) Co-operative Credit Societies with limited liability and a capital and reserve amounting to at least one lakh of rupees. These banks are sub-divided, as in the case of the Indian Joint-Stock Banks, into two classes, namely (1) ₹5 lakhs and over, and (2) one lakh and below ₹5 lakhs.

The following figures show that the banks are of recent growth :—

	Class A			Class B		
	Number	Capital and reserve	Deposits and loans received.	Number	Capital and reserve.	Deposits and loans received
		₹(1,000)	₹(1,000)		₹(1,000)	₹(1,000)
1914-15 . . .	2	6,56	14,57	15	17,03	92,23
1915-16 . . .	2	8,36	19,46	18	22,46	1,14,71
1916-17 . . .	2	11,11	25,03	21	27,75	1,49,45
1917-18 . . .	3	18,32	52,79	24	30,49	1,52,34
1918-19 . . .	4	24,67	1,35,44	29	40,60	1,57,37
1919-20 . . .	2	14,42	96,34	44	72,84	3,12,65
1920-21 . . .	5	36,56	2,29,38	49	79,00	2,95,26
1921-22 . . .	5	39,76	2,82,68	55	1,02,28	3,95,87
1922-23 . . .	5	43,60	3,41,05	65	1,20,11	5,09,54
1923-24 . . .	7	57,18	4,03,21	72	1,54,65	5,95,10

9. Bank Rates (table 11).—These are the rates charged for demand loans, *i.e.*, the rates charged day by day by the old Presidency Banks and the Imperial Bank of India for loans advanced on such security as Government paper. The annual average of these rates for the year 1923 was 5·96, the rates at the end of June and December being 7·42 and 4·50, respectively.

10. Bank failures (table 15).—A complete list of the Bank failures which have taken place in 1923 is given in table 15. Of the total paid-up capital of ₹4,65 lakhs involved, the Tata Industrial Bank, the Alliance Bank of Simla, and the Calcutta Industrial Bank contributed no less than ₹3,93 lakhs. The number of failures in 1923 was 20, Bengal and Bombay accounting for 5 each.

11. Clearing House Returns (table 16).—Clearing House returns show a fall in the activity in banking operations as compared with 1920 when there was a marked increase in the clearings to the extent of over ₹31,49 crores. The returns of the last fifteen years are set out in table 16.

Cheques cleared from Clearing Houses

	Pre-war year (1913)	1918	1919	1920	1921	1922	1923
	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)
Calcutta .	3,33,02	7,44,17	9,02,49	15,33,89	9,16,72	9,44,26	8,91,49
Bombay .	2,19,30	5,33,62	7,58,32	13,93,94	8,97,01	8,63,76	7,45,53
Madras .	23,56	24,56	30,13	77,17	39,10	42,79	53,80
Karachi .	12,49	24,29	22,19	31,88	35,79	32,37	40,48
Rangoon .	61,98	69,27	88,37	1,07,79	1,18,75	1,23,17	1,31,33
Cawnpore .	...	...	...	4,51	8,80	8,24	6,81
Lahore .	...	...	...	...	5,65	8,10	6,75
Total .	6,50,35	13,95,91	18,01,50	31,49,18	20,21,82	20,22,69	18,76,19

12. Appendices.—Two Appendices have been inserted to show :—

(1) Banks and their branches and agencies in the principal towns of India, and
(2) London Offices, Agents or Correspondents of banks and banking firms doing business in India.

D. N. GHOSH,
Director of Statistics,
for *Director-General of Commercial Intelligence.*

Calcutta ;
December 22, 1924.

BANKING STATISTICS

I

Summary Tables

No. 1.—CAPITAL, RESERVE, DEPOSITS, AND CASH BALANCES OF THE IMPERIAL BANK OF INDIA* ON 31st DECEMBER EACH YEAR

	Paid-up Capital	Reserve and Rest	Total	Deposits			Cash Balances
				Public	Private	Total	
	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
1870	3,36,25	25,57	3,61,82	5,43,05	6,39,61	11,82,66	9,96,87
1880	3,50,00	55,27	4,05,27	2,91,15	8,49,28	11,40,43	7,41,45
1890	3,50,00	97,54	4,47,54	3,59,25	14,76,35	18,35,60	12,96,75
1900	3,60,00	1,99,61	5,59,61	2,80,53	12,88,27	15,68,80	5,04,49
1905	3,60,00	2,63,37	6,23,37	3,11,91	22,26,37	25,38,28	8,23,01
1910	3,60,00	3,31,03	6,91,03	4,23,63	32,34,38	36,58,01	11,35,12
1911	3,60,00	3,40,39	7,00,39	4,38,30	34,19,99	38,58,29	13,58,20
1912	3,75,00	3,63,61	7,38,61	4,27,01	35,84,47	40,11,48	11,77,38
1913	3,75,00	3,73,07	7,48,07	5,88,66	36,48,50	42,37,16	15,37,75
1914	3,75,00	3,89,17	7,64,17	5,61,52	40,04,08	45,65,60	20,83,92
1915	3,75,00	3,72,50	7,47,50	4,88,67	38,61,19	43,49,86	14,65,24
1916	3,75,00	3,60,99	7,35,99	5,20,58	44,70,87	49,91,45	17,27,25
1917	3,75,00	3,67,52	7,42,52	7,71,28	67,71,74	75,43,02	33,77,31
1918	3,75,00	3,44,58	7,19,58	8,64,28	50,97,75	59,62,03	17,07,62
1919	3,75,00	3,57,81	7,32,81	7,72,24	68,21,37	75,93,61	23,62,93
1920	3,75,00	3,77,79	7,52,79	9,02,63	78,01,90	87,04,53	26,03,34
1921*	5,62,24	4,14,54	9,76,78	6,80,01	65,77,99	72,58,00	13,60,23
1922	5,62,50	4,33,07	9,95,57	14,15,73	57,00,57	71,16,30	15,07,47
1923	5,62,50	4,55,21	10,17,71	8,56,94	74,19,51	82,76,45	15,01,34

No. 2.—CAPITAL, RESERVE, DEPOSITS, AND CASH BALANCES OF THE EXCHANGE BANKS ON 31st DECEMBER EACH YEAR

	Number of Banks	Capital and Reserve			Deposits		Cash Balances	
		Paid-up Capital	Reserve and Rest	Total	Out of India	In India	Out of India	In India
		£(1,000)	£(1,000)	£(1,000)	£(1,000)	₹(1,000)	£(1,000)	₹(1,000)
1870	3	2,004	180	2,184	2,688	52,31	2,611	61,13
1880	4	2,532	541	3,073	7,305	3,39,88	2,046	1,80,09
1890	5	6,384	1,699	8,083	30,734	7,53,60	5,810	3,50,43
1900	8	11,803	3,971	15,774	54,263	10,50,35	11,945	2,39,58
1905	10	15,204	7,219	22,423	94,536	17,04,45	21,504	3,78,13
1910	11	21,734	12,610	34,344	134,166	24,79,17	17,810	4,38,51
1911	12	22,600	13,001	35,601	157,764	28,16,90	22,136	4,56,91
1912	12	23,657	13,980	37,637	172,028	29,53,62	23,082	6,14,82
1913	12	23,640	14,185	37,825	181,138	31,03,54	25,688	5,88,24
1914	11(*a*)	22,815	14,157	36,972	164,970	30,14,76	40,694	8,39,37
1915	11	22,681	14,112	36,793	179,948	33,54,56	45,111	7,60,13
1916	10(*b*)	22,836	15,095	37,931	208,232	38,03,88	41,367	10,14,01
1917	9(*c*)	18,384	14,298	32,682	228,001	53,37,53	54,765	33,74,37
1918	10(*d*)	22,269	17,180	39,449	305,937	61,85,60	57,981	15,17,55
1919	11(*e*)	31,931	21,139	53,070	433,001	74,35,90	63,571	29,98,32
1920	15(*f*)	54,198	36,019	90,217	513,671	74,80,71	84,197	25,17,53
1921	17(*g*)	66,369	45,263	111,632	526,473	75,19,61	82,318	23,56,74
1922	18 (*h*)	66,541	45,680	112,221	527,348	73,38,44	81,654	16,17,63
1923§ A	5	9,644	8,767	18,511	62,386	51,29,78	9,425	9,78,23
1923§ B	13	73,394	48,198	121,592	832,560	17,14,50	108,490	4,69,63

* Figures for years prior to 1921 represent the totals of the three Presidency Banks of Bengal, Bombay and Madras, which were amalgamated and formed into the Imperial Bank of India with effect from 27th January, 1921 (I. B. I. Act, XLVII of 1920).

A—Banks doing a considerable portion of their business in India.

B—Banks which are merely agencies of large banking corporations doing a major portion of their business abroad.

§ Foreign currencies have been converted into pounds sterling at the rates stated at foot of table No. 12, pages 10 and 11.

(*a*) Excluding the Deutsch-Asiatische Bank which went into liquidation after the outbreak of war.

(*b*) Excluding the Delhi and London Bank which was amalgamated with the Alliance Bank of Simla, Ltd.

(*c*) Excluding the Russo-Asiatic Bank, information not being available.

(*d*) Including the Bank of Taiwan which opened a branch in India.

(*e*) Including the Sumitomo Bank which has a branch in India.

(*f*) Including the Imperial Bank of Persia, the National Bank of South Africa, the P. & O. Banking Corporation, and the Banco Nacional Ultramarino.

(*g*) Including the Nederlandsche Handel-Maatschappij and the Nederlandsche Indische Handelsbank.

(*h*) Including the American Express Company Incorporated.

No. 3.—CAPITAL, RESERVE, DEPOSITS, AND CASH BALANCES OF THE PRINCIPAL INDIAN JOINT-STOCK BANKS ON 31st DECEMBER EACH YEAR.

CLASS A—Banks* with capital and reserve of R5 lakhs and over.

	Number of reporting Banks	Paid-up Capital	Reserve and Rest	Total	Deposits	Cash Balances
		R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)
1870	2	9,83	1,82	11,65	13,95	5,07
1880	3	18,00	3,11	21,11	63,37	16,63
1890	5	33,50	17,59	51,09	2,70,78	55,79
1900	9	82,12	45,60	1,27,72	8,07,52	1,19,04
1905	9	84,57	77,82	1,62,39	11,98,92	1,73,50
1910	16	2,75,66	1,00,55	3,76,21	25,65,85	2,80,25
1911	18	2,85,60	1,26,54	4,12,14	25,29,11	3,62,05
1912	18	2,91,64	1,34,58	4,26,22	27,25,98	4,00,11
1913	18	2,31,33	1,32,94	3,64,27	22,59,19	4,00,17
1914	17	2,51,40	1,41,88	3,93,28	17,10,58	3,53,18
1915	20	2,81,39	1,56,65	4,38,04	17,87,27	3,99,41
1916	20	2,87,36	1,73,66	4,61,02	24,71,05	6,03,49
1917	18	3,03,70	1,62,99	4,66,69	31,17,01	7,64,84
1918	19	4,36,45	1,65,59	6,02,04	40,59,48	9,48,58
1919	18	5,39,07	2,24,27	7,63,34	58,99,47	12,16,63
1920	25	8,37,02	2,55,46	10,92,48	71,14,64	16,30,70
1921	27	9,38,80	3,00,81	12,39,61	76,89,63	15,65,90
1922	27	8,02,24	2,61,65	10,63,89	61,63,86	12,03,88
1923	26	6,89,05	2,84,39	9,73,44	44,42,82	7,37,01

CLASS B—Banks* with capital and reserve between R1 lakh and less than R5 lakhs.

1913	23	39,14	11,35	50,49	1,51,15	24,95
1914	25	42,22	13,02	55,24	1,26,54	27,99
1915	25	45,38	9,73	55,11	91,37	20,01
1916	28	51,77	11,50	63,27	1,01,23	16,76
1917	25	44,16	10,24	54,40	99,20	20,42
1918	28	48,65	14,43	63,08	1,55,35	36,90
1919	29	53,11	21,86	74,97	2,28,49	53,71
1920	33	61,42	19,95	81,37	2,33,46	41,91
1921	38	77,05	23,23	1,00,28	3,26,02	43,52
1922	41	83,00	27,65	1,10,65	3,37,89	56,02
1923	43	81,14	30,20	1,11,34	3,26,50	61,47

No. 4.—CAPITAL AND RESERVE AND DEPOSITS OF THE IMPERIAL BANK OF INDIA EXCHANGE BANKS, AND INDIAN JOINT-STOCK BANKS, IN EACH YEAR FROM 1914 TO 1923.

Year	Imperial Bank of India		Exchange Banks		Joint-Stock Banks		Total of all Banks	
	Capital and Reserve	Deposits	Capital and Reserve§	Deposits (in India)	Capital and Reserve	Deposits	Capital and Reserve	Deposits
	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)
1914	7,64,17	45,65,60	36,97,20	30,14,76	4,48,52	18,37,12	49,09,89	94,17,48
1915	7,47,50	43,49,86	36,79,30	33,54,56	4,93,15	18,78,64	49,19,95	95,83,06
1916	7,35,99	49,91,45	37,93,10	38,03,88	5,24,29	25,72,28	50,53,38	1,13,67,61
1917	7,42,52	75,43,92	32,68,20	53,37,53	5,21,09	32,16,21	45,31,81	1,60,96,76
1918	7,19,58	59,62,03	39,44,90	61,26,33	6,65,12	42,14,83	53,29,60	1,63,03,19
1919	7,32,81	75,93,61	53,07,00	74,35,90	8,38,31	61,27,96	68,78,12	2,11,57,47
1920	7,52,79	87,04,53	90,21,70	74,80,71	11,73,85	73,48,10	1,09,48,34	2,35,33,34
1921	9,76,78	72,58,00	1,11,63,20	75,19,61	13,39,89	80,15,65	1,34,79,87	2,27,93,26
1922	9,95,57	71,16,30	1,12,22,06	73,38,44	11,74,54	65,01,75	1,33,92,17	2,09,56,49
1923	10,17,71	82,76,45	1,40,10,30	68,44,28	10,84,78	47,69,32	1,61,12,79	1,98,90,05

* For details of individual banks, see table No. 13, pages 12-16.
§ Conversion made at the rate of £1=Rs. 10.

No. 5.—PROPORTION PER CENT OF CASH TO LIABILITIES ON DEPOSITS OF THE SEVERAL CLASSES OF BANKS ON 31st DECEMBER EACH YEAR.

	1914	1915	1916	1917	1918	1919	1920	1921	1922	1923
	per cent	per cent	per cent	per cent	per cent	per cent	per cent	per cent	per cent	per cent
I. Imperial Bank of India . . .	46	34	35	45	29	31	30	19	21	18
II. Exchange Banks*—										
(1) Banks doing a considerable portion of their business in India .	28	19	25	40	20	35	30	28	19	19
(2) Banks, which are merely agencies of large banking corporations, doing a major portion of their business abroad . . .	26	41	35	160	44	67	58	43	33	27
III. Indian Joint-Stock Banks—										
(*a*) Banks having capital and reserve of ₹5,00,000 and over . . .	21	22	24	25	23	21	23	20	20	17
(*b*) Banks having capital and reserve between ₹1,00,000 and less than ₹5,00,000	22	22	17	21	24	24	18	13	17	19

No. 6.—CAPITAL, RESERVE, DEPOSITS, AND LOANS RECEIVED, LOANS OUTSTANDING AND CASH BALANCES OF PRINCIPAL CO-OPERATIVE BANKS AT THE END OF THE PROVINCIAL CO-OPERATIVE YEARS.

Class A.—Banks with capital and reserve of Rs. 5 lakhs and over.

	No. of Banks	Paid-up Capital	Reserve	Total	Deposit and Loans received	Loans outstanding	Cash Balances
		₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
1914-15	2	6,26	30	6,56	14,57	21,22	37
1915-16	2	7,81	55	8,36	19,46	26,71	1,22
1916-17	2	10,33	78	11,11	25,03	33,78	1,51
1917-18	3	16,58	1,74	18,32	52,79	58,91	61
1918-19	4	19,99	4,68	24,67	1,35,44	1,11,09	7,36
1919-20	2	10,34	4,08	14,42	96,34	86,93	4,10
1920-21	5	28,15	8,41	36,56	2,29,38	2,31,59	3,83
1921-22	5	29,80	9,96	39,76	2,82,68	2,59,30	22,89
1922-23	5	30,68	12,92	43,60	3,41,05	2,57,48	47,71
1923-24	7	40,51	16,67	57,18	4,03,21	3,17,73	36,86

Class B.—Banks with capital and reserve between 1 lakh and less than Rs. 5 lakhs.

1914-15	15	13,12	3,91	17,03	92,23	89,22	5,40
1915-16	18	17,29	5,17	22,46	1,14,71	1,11,95	7,24
1916-17	21	21,02	6,73	27,75	1,49,45	1,45,47	6,86
1917-18	24	22,27	8,22	30,49	1,52,34	1,53,78	3,94
1918-19	29	31,78	8,82	40,60	1,57,37	1,73,73	7,12
1919-20	44	58,30	14,54	72,84	3,12,65	3,38,33	9,80
1920-21	49	64,04	14,96	79,00	2,95,26	3,25,57	14,43
1921-22	55	83,31	18,97	1,02,28	3,95,87	4,15,61	17,14
1922-23	65	1,03,00	27,11	1,30,11	5,09,54	5,26,72	15,22
1923-24	72	1,19,85	34,81	1,54,65	5,95,10	6,55,92	24,66

* The percentages for the Exchange Banks have been calculated on their deposits and cash balances in India only.

II

General Tables

No. 7.—CAPITAL, RESERVE, DEPOSITS (GOVERNMENT AND OTHER), CASH, INVESTMENTS, AND DIVIDEND OF THE BANK OF BENGAL ON 31st DECEMBER EACH YEAR UP TO 1920

	Paid-up Capital	Reserve and Rest	Total	DEPOSITS					Cash Balance	Investments	Dividend for the year
				Government (Public)	PRIVATE						
					Fixed	Savings Bank	Current	Total			
	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹(lakhs)	₹(lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	Per cent
1880	2,00	25	2,25	2,02				5,02	4,84	1,53	$8\frac{1}{3}$
1885	2,00	43	2,43	1,48				3,83	3,12	1,16	$9\frac{1}{3}$
1890	2,00	48	2,48	2,26				6,66	6,39	2,06	$9\frac{5}{6}$
1895	2,00	71	2,71	1,84				6,77	4,22	1,32	10
1900	2,00	1,06	3,06	1,55				5,82	2,44	1,36	11
1905	2,00	1,43	3,43	1,67	(a)	(a)	(a)	12,04	3,97	1,81	12
1910	2,00	1,75	3,75	1,98				16,09	5,14	3,68	14
1911	2,00	1,80	3,80	2,71				16,77	7,29	3,21	14
1912	2,00	1,85	3,85	2,34				17,11	6,65	3,10	14
1913	2,00	1,91	3,91	3,01				18,25	8,41	3,10	14
1914	2,00	2,00	4,00	2,87				21,61	11,70	6,21	16
1915	2,00	2,04	4,04	2,65	7,19	88	11,72	19,79	7,85	7,93	16
1916	2,00	2,13	4,13	2,74	7,28	93	13,23	21,44	7,73	7,69	16
1917	2,00	2,21	4,21	4,48	6,51	80	22,03	29,34	14,82	7,74	17
1918	2,00	1,89	3,89	5,85	(a)	(a)	(a)	23,93	8,94	7,80	17
1919	2,00	2,00	4,00	4,05	4,96	79	22,74	28,49	9,98	8,64	17
1920	2,00	2,10	4,10	4,34	(a)	(a)	(a)	34,74	12,21	9,11	$19\frac{1}{3}$

(a) Details not available.

No. 8.—CAPITAL, RESERVE, DEPOSITS (GOVERNMENT AND OTHER), CASH, INVESTMENTS, AND DIVIDEND OF THE BANK OF BOMBAY ON 31st DECEMBER EACH YEAR UP TO 1920

	Paid-up Capital	Reserve	Government deposits	Other deposits (a)	Cash Balance	Investments	Dividend for the year
	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)	Per cent
1880	1,00	22	39	2,65	1,60	79	$7\frac{1}{2}$
1885	1,00	25	53	2,76	2,18	33	$7\frac{1}{2}$
1890	1,00	33	83	6,19	5,73	78	10
1895	1,00	51	76	3,58	2,28	1,05	11
1900	1,00	70	88	4,33	1,29	89	11
1905	1,00	87	93	6,76	2,59	1,58	12
1910	1,00	1,05	1,52	10,58	4,36	1,49	14
1911	1,00	1,06	1,08	11,17	4,63	2,08	14
1912	1,00	1,06	1,17	11,29	3,15	2,10	14
1913	1,00	1,06	2,01	10,18	4,78	2,29	14
1914	1,00	1,10	1,83	10,82	6,47	2,01	$14\frac{1}{2}$
1915	1,00	1,00	1,36	10,79	4,24	2,77	15
1916	1,00	90	1,42	13,67	6,68	3,13	15
1917	1,00	92	2,35	28,18	13,99	7,45	$17\frac{1}{2}$
1918	1,00	1,01	1,77	17,50	5,42	3,54	$18\frac{1}{2}$
1919	1,00	1,10	2,63	27,57	9,28	3,16	$19\frac{1}{2}$
1920	1,00	1,20	3,50	27,49	8,76	3,00	22

(a) Details of deposits not available.

No. 9.—CAPITAL, RESERVE, DEPOSITS (GOVERNMENT AND OTHER), CASH, INVESTMENTS, AND DIVIDEND OF THE BANK OF MADRAS ON 31st DECEMBER EACH YEAR UP TO 1920

	Paid-up Capital	Reserve and Rest	Total	DEPOSITS					Cash Balance	Investments	Dividend for the year
				Government (Public)	PRIVATE						
					Fixed	Savings Bank	Current	Total			
	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)	Per cent
1880	50	7	57	49				80	98	...	...
1885	50	9	59	28				1,09	65	19	7
1890	50	16	66	49				1,90	83	45	$10\frac{1}{2}$
1895	50	18	68	72				2,76	1,19	45	10
1900	60	24	84	37				2,73	1,31	67	8
1905	60	33	93	51	(a)	(a)	(a)	3,46	1,67	71	10
1910	60	51	1,11	72				5,67	1,84	85	12
1911	60	54	1,14	59				6,25	1,66	1,04	12
1912	75	72	1,47	75				7,43	1,96	1,13	12
1913	75	76	1,51	87				8,06	2,19	1,18	12
1914	75	79	1,54	91				7,62	2,67	1,34	12
1915	75	68	1,43	87	3,38	20	4,45	8,03	2,56	1,84	12
1916	75	58	1,33	1,04	3,99	24	5,37	9,60	2,87	1,63	12
1917	75	54	1,29	88	3,77	22	6,21	10,20	4,96	95	12
1918	75	55	1,30	1,02	4,14	21	5,19	9,54	2,71	1,40	12
1919	75	48	1,23	1,04	4,81	24	7,11	12,16	4,37	1,75	12
1920	75	48	1,23	1,19	8,24	31	7,24	15,79	5,06	2,13	18

(a) Details not available.

NOTE.—The three Presidency Banks of Bengal, Bombay, and Madras were amalgamated and formed into the Imperial Bank of India with effect from the 27th January, 1921, under the Imperial Bank of India Act, XLVII of 1920.

No. 10.—CAPITAL, RESERVE, DEPOSITS (GOVERNMENT AND OTHER), CASH, INVESTMENTS AND DIVIDEND OF THE IMPERIAL BANK OF INDIA ON 31st DECEMBER EACH YEAR

	Paid-up Capital	Reserve and Rest	Total	DEPOSITS					Cash Balance	Investments (Govt. and other authorised securities under the Act)	Dividend for the year
				Government (Public)	PRIVATE						
					Fixed	Savings Bank	Current	Total			
	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	Per cent
1921 . . .	5,62	4,15	9,77	6,80	(a)	(a)	(a)	65,78	13,60	12,46	16
1922 . . .	5,63	4,33	9,96	14,16	(a)	(a)	(a)	57,00	15,07	9,79	16
1923 . . .	5,63	4,55	10,18	8,57	(a)	(a)	(a)	74,20	15,01	12,18	16

(a) Details not available.

No. 11.—AVERAGE BANK RATES OF THE PRESIDENCY BANKS FROM 1870 TO 1920 AND OF THE IMPERIAL BANK OF INDIA FROM 1921

	BANK OF BENGAL			BANK OF BOMBAY			BANK OF MADRAS		
	Half year ending 30th June	Half year ending 31st Dec.	Annual average	Half year ending 30th June	Half year ending 31st Dec.	Annual average	Half year ending 30th June	Half year ending 31st Dec.	Annual average
1870	5·47	6·00	5·73	5·53	4·97	5·25	4·50	4·50	4·50
1875	6·48	4·84	5·66	6·55	7·92	7·23	7·00	7·00	7·00
1880	5·39	3·91	4·65	5·72	4·30	5·01	6·47	4·27	5·37
1885	6·76	4·00	5·38	5·90	4·00	4·95	5·71	3·23	4·47
1890	8·26	3·32	5·79	9·21	3·28	6·24	8·14	3·32	5·73
1895	5·07	3·59	4·33	4·30	3·60	3·95	5·02	3·50	4·26
1900	6·41	4·27	5·34	6·90	3·79	5·34	7·24	4·50	5·87
1905	5·56	4·63	5·09	5·77	4·42	5·09	6·04	4·19	5·11
1910	6·14	4·51	5·33	6·19	4·14	5·16	7·17	4·65	5·91
1915	5·84	5·54	5·69	5·84	5·31	5·57	5·87	5·54	5·70
1920	6·58	5·55	6·06	6·98	5·73	6·35	6·00	6·41	6·20

	IMPERIAL BANK OF INDIA		
	Half year ending 30th June	Half year ending 31st December	Annual average
1921	6·04	5·11	5·57
1922	7·13	4·51	5·81
1923	7·42	4·50	5·96

NOTE.—For details of each year, see the ninth issue of this volume.

No. 12.—LIABILITIES AND ASSETS OF THE EXCHANGE BANKS DURING THE PAST FIVE YEARS AS FAR AS PUBLISHED IN THEIR BALANCE SHEETS

[Figures in thousands

Name of Bank	Date and year	Liabilities: Capital and Reserves	Notes in circulation	Acceptances, loans, bills payable	Miscellaneous credits	Deposits and current accounts	Profits	Total liabilities or assets	Assets: Cash in hand, at Bankers and bullion	Investments, Govt. and other securities	Bills of exchange, bills receivable	Bills discounted, loans, advances	Buildings and sundries including loans for acceptance
		£	£	£	£	£	£	£	£	£	£	£	£
Chartered Bank of India, Australia and China.	Dec. 31, 1919	4,900	1,806	10,791	2,781	47,932	532	68,742	14,608	6,436	26,536	17,775	3,387
	,, 1920	6,500	2,838	9,108	3,075	48,702	710	70,933	11,126	4,886	21,132	28,783	5,006
	,, 1921	6,600	1,927	7,292	2,212	42,949	788	61,768	7,138	10,993	16,423	22,546	4,668
	,, 1922	6,700	2,063	6,910	1,277	42,408	795	60,153	5,072	14,249	17,932	17,593	5,307
	,, 1923	6,800	2,276	3,539	3,766	41,590	795	58,766	5,733	16,408	13,945	17,692	4,988
Lloyds Bank (Cox & Co.'s Branch).*	Sep. 30, 1919	1,075	...	544	...	22,552	...	24,171	9,062	4,505	3,752	5,895	957
	,, 1920	1,250	...	830	...	22,237	...	24,317	8,949	1,288	5,579	6,923	1,578
	,, 1921	1,250	...	815	...	18,348	...	20,413	6,224	1,735	2,711	8,295	1,448
	Dec. 31, 1922	24,373	...	15,560	...	330,557	1,397	371,887	64,546	99,085	64,405	123,389	20,462
	,, 1923	24,373	...	17,711	...	341,634	1,432	385,150	50,630	98,490	54,404	157,385	24,241
Eastern Bank	Dec. 31, 1919	945	...	2,820	291	12,520	100	16,676	5,330	1,323	3,913	5,663	447
	,, 1920	1,221	...	2,159	993	8,556	121	13,050	3,120	488	3,919	4,701	822
	,, 1921	1,260	...	2,254	173	5,884	135	9,712	2,685	1,400	1,524	3,367	736
	,, 1922	1,300	...	2,244	141	5,433	112	9,230	2,225	1,883	2,055	2,319	748
	,, 1923	1,340	...	3,115	158	4,943	113	9,669	1,847	2,078	1,836	2,853	1,055
Imperial Bank of Persia.	Sep. 20, 1920	930	670	3,379	...	3,228	54	8,261	3,340	1,535	1,592	1,739	55
	,, 1921	960	733	2,617	...	2,805	57	7,172	3,055	1,499	695	1,873	50
	,, 1922	990	816	1,431	...	3,996	64	7,297	2,745	1,811	956	1,746	39
	,, 1923	1,020	930	1,848	...	4,199	65	8,062	2,275	1,505	2,983	1,241	58
Mercantile Bank of India.	Dec. 31, 1919	1,500	137	4,943	...	15,706	164	22,450	4,243	1,633	7,406	6,526	2,642
	,, 1920	2,150	157	1,745	...	15,894	212	20,158	3,656	1,496	4,357	8,975	1,674
	,, 1921	2,200	285	979	...	12,744	221	16,429	3,036	2,100	4,185	6,047	1,061
	,, 1922	2,250	201	755	...	13,112	236	16,644	2,756	3,376	5,105	4,496	911
	,, 1923	2,300	294	760	173	12,831	242	16,600	3,526	5,062	3,116	4,109	787
National Bank of India.	Dec. 31, 1919	3,350	...	3,377	...	35,164	476	42,367	9,306	3,489	16,631	11,885	1,056
	,, 1920	4,300	...	5,313	...	45,200	539	55,352	10,619	3,555	16,683	20,387	4,108
	,, 1921	4,500	...	3,118	...	34,296	504	42,418	6,359	5,075	13,748	14,831	2,405
	,, 1922	4,600	...	3,017	...	32,268	499	40,384	5,336	8,639	10,209	14,247	1,953
	,, 1923	4,700	...	1,131	1,115	31,255	494	38,695	5,206	12,613	6,840	12,488	1,548
National Bank of South Africa.	Mar. 31, 1920	4,015	4,327	16,621	102	61,323	437	86,825	13,761	12,185	26,826	33,057	996
	,, 1921	4,215	4,526	14,765	160	48,046	264	71,976	12,440	3,757	21,224	33,419	1,136
	,, 1922	3,965	4,426	11,484	53	41,503	75	61,506	14,117	4,388	15,894	25,910	1,197
	,, 1923	2,965	548	12,595	41	39,552	75	55,776	11,788	7,660	13,163	21,985	1,180
	,, 1924	2,076	387	1,401	7,396	33,967	228	45,455	11,757	6,585	2,484	16,171	8,458
P. & O. Banking Corporation.	Mar. 31, 1921	2,500	...	904	...	2,663	73	6,140	1,526	645	31	2,315	1,623
	,, 1922	2,684	...	3,795	...	6,317	114	12,910	2,919	864	111	7,203	1,813
	,, 1923	2,709	...	9,226	...	10,361	128	22,424	4,893	1,593	126	13,737	2,075
	,, 1924	2,729	...	6,853	1,066	9,491	132	20,271	2,806	1,424	6,647	8,272	1,122
Nederlandsche Handel-Maatschappij.	Dec. 31, 1921	11,300	...	7,075	253	33,159	481	52,268	6,271	3,824	5,422	35,423	11,328
	,, 1922	10,203	...	4,527	584	27,613	409	43,336	7,939	3,682	4,242	25,819	1,654
		Glds	Glds	Glds	Glds	Glds	Glds	Glds	Glds	Glds	Glds	Glds	Glds
	,,(a)1923	122,705	...	5,972	12,027	434,586	5,379	580,669	114,578	59,428	89,069	220,463	97,131

* Cox and Co.'s Bank has been amalgamated with Lloyds Bank, Ltd. Figures from 1922 relate to Lloyds Bank.

(a) fl2=£1.

NOTE—For the purpose of this volume the rates of conversion of foreign currencies in pounds sterling for the year 1923 are as reported by individual banks.

No. 12.—LIABILITIES AND ASSETS OF THE EXCHANGE BANKS DURING THE PAST FIVE YEARS AS FAR AS PUBLISHED IN THEIR BALANCE SHEETS—*contd.*

[Figures in thousands

Name of Bank	Date and year	Liabilities. Capital and reserves	Notes in circulation	Acceptances, loans, bills payable	Miscellaneous credits	Deposits and current accounts	Profits	Total liabilities or assets	Assets. Cash in hand, at Bankers and bullion	Investments, Govt. and other securities	Bills of exchange, bills receivable	Bills discounted, loans, advances	Buildings and sundries including loans for acceptance
		Glds	Glds	Glds	Glds	Glds	Glds	Glds	Glds	Glds	Glds	Glds	Glds
Nederlandsche Indische Handelsbank.	Jan. 1, 1922	75,169	...	9,663	55,789	64,595	...	205,216	26,447	35,632	16,917	94,780	31,440
	,, 1923	75,771	...	7,675	40,731	60,238	3,492	187,907	32,587	45,161	19,607	57,342	33,210
	,,(a)1924	76,774	...	7,748	...	150,807	4,841	240,170	54,847	55,813	39,906	84,533	5,071
		Esc.	Esc.	Esc.	Esc.	Esc.	Esc.	Esc.	Esc.	Esc.	Esc.	Esc.	Esc.
Banco Nacional Ultramarino.	Dec. 31, 1920	48,900	42,773	324,170	552	456,369	6,371	879,135	28,624	7,203	88,895	750,532	3,881
	,, 1921	50,000	38.001	432,347	756	412,670	6,596	940,370	34,493	10,812	86,635	804,576	3,854
	,, 1922	51,200	54,077	657,665	774	607,419	10,880	1,382,015	50,514	50,354	105,360	1,172,615	3,172
	,,(b) 1923	54,200	95,544	505,315	830,220	292,449	12,903	1,790,631	500,565	141,628	126,215	165,647	856,576
		Dollar.	Dollar.	Dollar.	Dollar.	Dollar.	Dollar.	Dollar.	Dollar.	Dollar.	Dollar.	Dollar.	Dollar.
American Express Company Incorporated.	Dec. 31, 1922	6,331	...	11,829	808	15,889	692	35,549	9,892	6,404	4,083	9,027	6,143
	,,(c) 1923	6,998	...	10,889	371	16 786	647	35,691	8,130	8,672	2,112	11,082	5,694
Hongkong and Shanghai Banking Corporation.	Dec. 31, 1919	42,154	30,517	6,536	250	337,219	9,094	425,770	82,038	25,409	154,590	154,687	9,046
	,, 1920	50,260	29,333	13,791	250	451,066	10,110	554,810	129,745	32,372	215,342	161,780	15,571
	,, 1921	76,969	44,034	8,204	250	480,872	11,276	621,605	103.471	95,486	203,764	202,074	16,810
	,, 1922	83,874	41,884	12,924	250	502,331	12,528	653,791	88,838	103,014	208,865	228,466	24,608
	,,(d)1923	83,244	49,906	12,497	250	503,856	12,267	662,020	94,266	110,592	188,564	240,344	28,254
International Banking Corporation.	Dec. 31, 1919	11,425	4,073	55,622	150	91,396	504	163,170	19,656	4,310	...	67,955	71,249
	,, 1920	12,808	3,395	36,265	600	74,244	4,015	131,327	23,359	5,145	...	62,498	40,325
	,, 1921	11,503	3,932	23.775	600	70,590	5,425	115,825	13,969	7,141	...	77,843	16,872
	,, 1922	10,284	4,537	22,448	500	61,328	5,505	104,602	15,250	8,797	...	69,141	11,414
	,, (e)1923	10,000	3,188	24,123	3,763	65,419	3,045	109,538	15,369	6,356	22,353	50,355	15,105
		Fr.	Fr.	Fr.	Fr.	Fr.	Fr.	Fr.	Fr.	Fr.	Fr.	Fr.	Fr.
Comptoir National d'Escompte de Paris.	Dec. 31, 1919	244,631	...	196,869	54,628	3,271,356	18,116	3,785,600	264,039	15,123	2.411,009	996,915	98,514
	,, 1920	317,248	...	219,099	90,192	3,556,935	28,587	4,212,061	386,521	10,780	2,654,031	1,040,189	120,540
	,, 1921	318,878	...	154,956	56,251	3,367,295	28,692	3,926,072	398,271	10,666	2,651,292	778,359	87,484
	,, 1922	320,546	...	136,240	61,050	3,692,663	31,658	4,242,157	433,983	17,509	2,888,022	803,687	98,956
	,,(f)1923	319,232	...	160,570	58,413	4,127,394	34,340	4,699,949	478,618	29,081	3,023,528	1,033,435	135,287
		Yen.	Yen.	Yen.	Yen.	Yen.	Yen.	Yen.	Yen.	Yen.	Yen.	Yen.	Yen.
Bank of Taiwan.	Dec. 31, 1919	44,495	49,654	349,311	...	379,891	3,696	827,047	54,482	79,530	...	688,022	5,013
	,, 1920	54,680	40,249	342,037	...	242,798	4,515	684,279	64,364	49,172	...	563,131	7,612
	,, 1921	56,080	40,864	485,681	...	177,271	4,593	764,489	33,758	74,485	..	648,388	7,858
	,, 1922	64,669	34,416	381,482	55,770	225,241	2,627	764,205	31,461	63,231	177,407	378,939	113,167
	,,(g)1923	65,480	39,769	484,738	64,910	252,739	2,673	910,309	35,832	88,763	231,577	399,032	155,105
Sumitomo Bank	Dec. 31, 1919	32,600	...	161,672	5,012	351,309	3,493	554,086	33,844	44,782	...	355,462	119,998
	,, 1920	54,200	...	21,432	6,295	351,441	6,897	440,265	39,683	53,137	...	335,028	12,417
	,, 1921	70,200	...	47,144	7,783	369,776	5,697	500,600	34,477	75,694	...	364,618	25,811
	,, 1922	73,100	...	26,998	5,766	333,919	5,126	444,909	48,842	67,848	...	311,773	16,446
	,,(h)1923	67,500	...	35,112	9,854	344,059	3,652	460,177	72,472	90,730	...	273,311	23,664
Yokohama Specie Bank.	Dec. 31, 1919	91,506	15,154	767,429	9	529,401	23,082	1,426,581	150,427	150,936	784,050	336,987	4,181
	,, 1920	158,850	7,543	385,976	14	577,198	13,538	1,143,119	153,495	275,283	439,099	267,545	7,697
	,, 1921	163,154	8,278	301,425	25	508,442	14,847	996,171	109,329	159,316	462,201	256,512	8,813
	,, 1922	167,137	5,833	425,625	35	473,616	15,016	1,087,262	86,446	199,336	530,594	259,121	11,765
	,, (i) 1923	173,000	3,263	593,256	9,314	508,087	7,512	1,294,432	97,786	188,542	629,911	366,853	11,340

(a) 11·35 guilders = £1.
(b) Esc. 4·50 = £1. Rate on 31st Dec. 1923, Esc. 123 = £1.
(c) $4·32 (gold dollar) = £1.
(d) 2s– 3⅜d = $1 (Silver dollar).
(e) $ 4·32⅜ (gold dollar) = £ 1.
(f) 25 francs = £ 1.
(g) 1 yen = 2s.
(h) 1 yen = 2s. 2⅜d.
(i) 1 yen = 2s. 1 1/16d.

No. 13.—CAPITAL, RESERVE, DEPOSITS, AND CASH OF THE INDIAN JOINT-STOCK BANKS DURING THE PAST FIVE YEARS, AS FAR AS AVAILABLE

Class A—Banks having capital and reserve above R5 lakhs.

No.	Name of Bank	Year	Paid-up Capital	Reserve and Rest	Total	Deposits					Cash Balance
						Fixed	Savings Bank	Current	Other	Total	
			R(1,000)	R(1,000)	R1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)
1	Ajodhia Bank, Fyzabad	1919	2,00	2,80	4,80	4,26	...	3,50	13	7,89	6,45
		1920	2,00	2,98	4,98	4,40	...	1,29	1	5,70	1,76
		1921	2,00	3,05	5,05	3,80	...	40	13	4,33	1,80
		1922	2,00	3,10	5,10	3,61	...	1,07	14	4,82	1,86
		1923	2,00	2,00	5,00	3,57	...	40	...	3,97	1,05
2	Allahabad Bank (*a*)	1919	30,00	34,82	64,82	7,06,12	19,73	2,10,29	...	19,36,14	2,14,43
		1920	35,50	35,99	71,49	6,85,00	21,74	2,28,03	...	19,34,77	2,40,76
		1921	35,50	41,50	77,00	7,76,78	27,02	2,49,27	...	10,53,07	2,06,54
		1922 (*e*)	35,50	41,50	77,00	7,17,05	28,51	3,47,98	10,50	11,04,04	2,71,48
3	Alliance Bank of Simla (*b*)	1919	88,21	51,00	1,39,21	6,81,60	...	6,60,33	...	13,41,93	2,87,82
		1920	88,52	51,00	1,39,52	7,23,60	...	6,11,99	99,97	14,35,56	3,35,95
		1921	88,81	53,00	1,41,81	9,00,77	48,05	6,79,13	...	16,27,95	4,39,05
4	Bangalore Bank	1919	4,55	86	5,41	3,59	...	3,94	21	7,74	3,49
		1920	5,48	72	6,20	4,26	...	2,82	...	7,08	1,77
		1921	5,89	1,08	6,97	5,87	...	2,83	...	8,70	3,35
		1922	6,00	1,15	7,15	6,47	...	2,10	...	8,57	1,61
		1923	6,00	1,26	7,26	6,82	...	2,33	24	9,39	1,54
5	Bank of Baroda	1919	20,41	13,75	34,16	2,51,04	...	1,50,11	9	4,01,24	1,00,34
		1920	24,12	15,00	39,12	3,57,80	34,20	1,15,82	9,88	5,17,70	1,24,12
		1921	29,90	17,00	46,90	3,03,58	...	1,69,44(*d*)	...	4,73,02	1,01,56
		1922	29,99	18,00	47,99	3,19,14	...	1,57,48(*d*)	...	4,76,62	77,01
		1923	30,00	20,65	50,65	3,28,51	61,84	1,20,75	9,34	5,20,44	87,23
6	Bank of India, Bombay	1919	99,05	64,05	1,63,10	2,81,59	...	4,57,42	1,69	7,40,70	1,81,15
		1920	1,00,00	66,00	1,66,00	5,12,53	...	4,54,30	...	9,66,83	2,52,51
		1921	1,00,00	73,48	1,73,48	4,97,86	17,87	5,36,19	3,23	10,55,15	1,60,39
		1922	1,00,00	81,50	1,81,50	5,38,17(*d*)	...	4,62,98	...	10,01,15	1,85,74
		1923	1,00,00	77,00	1,77,00	4,75,42	29,81	4,62,80	...	9,68,03	1,97,71
7	Bank of Morvi, Bombay (*c*)	1919	10,89	2,64	13,53	33,17	35	37,39	...	70,91	11,09
		1920	40,00	2,64	42,64	40,78	39	39,74	...	80,91	13,48
		1921	40,29	3,89	44,18	61,75	80	53,36	24,00	1,39,91	14,74
		1922	55,01	...	55,01	9,10	28	4,92	...	14,30	1,20
		1923	55,01	...	55,01	13	2	4,99	...	5,14	84
8	Bank of Mysore, Bangalore	1919	10,00	5,00	15,00	59,09	1,14	35,19	11,00	1,06,42	26,18
		1920	19,32	6,40	25,72	49,57	63	54,12	11,00	1,15,32	25,70
		1921	20,00	8,25	28,25	82,08	1,05	79,67	43	1,63,23	40,34
		1922	20,00	11,00	31,00	97,78	1,37	60,74	...	1,59,89	39,75
		1923	20,00	13,58	33,58	1,00,77	1,60	39,27	...	1,41,64	18,71
9	Benares Bank	1919	10,00	4,00	14,00	50,99	5,27	5,20	...	61,46	9,04
		1920	10,00	4,25	14,25	46,63	6,15	5,85	28	58,91	7,73
		1921	11,19	4,50	15,69	51,45	7,49	9,52	...	68,46	10,43
		1922	11,25	4,75	16,00	59,13	8,36	7,68	49	75,66	8,88
		1923	11,25	5,00	16,25	58,23	8,65	5,65	12	72,65	6,20
10	Bengal National Bank, Calcutta	1919	8,05	7,49	15,54	10,66	34	14,88	...	25,88	4,38
		1920	8,05	7,50	15,55	26,89	69	17,90	...	45,48	3,28
		1921	8,05	7,47	15,52	33,37	1,16	24,75	...	59,28	2,90
		1922	8,05	80	8,85	47,14	1,47	36,80	...	85,41	3,84
		1923	8,05	1,35	9,40	40,62	74	24,48	...	65,84	42
11	Bombay Merchants' Bank, Bombay	1919	10,00	2,25	12,25	...	...	...	...	4,68	1,01
		1920	10,00	2,15	12,15	3,37	26	3,00	1	6,64	4,00
		1921	10,00	2,22	12,22	3,45	36	1,55	...	5,36	4,14
		1922	10,00	2,11	12,11	2,80	40	1,25	...	4,45	1,62
		1923	10,00	3,04	13,04	1,26	39	1,04	...	2,69	42
12	Calcutta Industrial Bank (*b*)	1920	77,78	1,00	78,78	...	...	...	...	32,49	11,76
		1921	79,54	1,75	81,29	...	...	...	...	34,27	5,85
13	Canara Bank, Mangalore	1923*	3,00	2,09	5,09	14,77	30	1,20	5	16,32	28
14	Central Bank of India, Bombay	1919	49,90	14,00	63,90	...	...	...	...	9,57,72	1,52,15
		1920	50,00	20,00	70,00	...	...	...	...	11,03,44	1,83,44
		1921	50,00	25,00	75,00	7,11,39	...	(*d*)6,27,91	...	13,39,30	2,35,71
		1922	50,00	30,00	80,00	7,28,23	...	(*d*)5,93,85	...	13,22,08	2,15,95
		1923	1,68,13	1,00,00	2,68,13	8,84,05	...	(*d*)6,85,46	...	15,69,51	3,03,69

(*a*) Affiliated to the P. & O. Banking Corporation, Ld.
(*b*) Figures for 1922 not available, the bank having gone into liquidation in 1923.
(*c*) Formerly National Financing and Commission Corporation, Ld.
(*d*) Includes Savings Bank deposits.
(*e*) Figures for 1923 not yet available.
* For previous years, *vide* under class B.

No. 13.—CAPITAL, RESERVE, DEPOSITS, AND CASH OF THE INDIAN JOINT-STOCK BANKS DURING THE PAST FIVE YEARS, AS FAR AS AVAILABLE—*contd.*

Class A—Banks having capital and reserve above R5 lakhs—*contd.*

No.	Name of Bank	Year	Paid-up Capital	Reserve and Rest	Total	Deposits					Cash Balance
						Fixed	Savings Bank	Current	Other	Total	
			R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)
15	Chota Nagpur Banking Association, Hazaribagh.	1919	58	4,21	4,79	12,23	...	6,67	8	18,98	5,83
		1920	58	4,83	5,41	14,26	...	9,58	18	24,02	6,84
		1921	58	5,03	5,61	15,83	...	10,38	22	26,43	5,86
		1922	58	5,03	5,61	18,39	...	11,19	9	29,67	5,35
		1923	58	5,03	5,61	19,10	...	12,16	7	31,33	4,67
16	Dawsons Bank, Pyapon	1922	5,50	1,91	7,41	19,18	84	92	...	20,94	2,17
		1923	5,50	2,00	7,50	21,52	...	(a)2,56	...	24,08	1,36
17	Indian Bank, Madras	1919	10,00	4,24	14,24	...	...	...	...	58,66	12,39
		1920	10,00	4,24	14,24	...	...	...	...	58,25	13,61
		1921	12,59	5,23	17,82	...	...		...	76,86	8,36
		1922	12,78	5,88	18,66	...	...	...	...	63,34	7,98
		1923	12,79	6,41	19,20	...	...	...	...	68,00	7,83
18	Indian Industrial Bank	1920	3,26	...	3,26	54	2	4,12	...	4,68	1,15
		1921	3,43	...	3,43	2,10	6	1,44	1	3,61	78
		1922 (b)	4,63	44	5,07	14(a)	...	52	1	67	31
19	Industrial Bank of Western India	1920	39,96	...	39,96	22,17	14	5,91	18	28,40	9,70
		1921	39,97	1,55	41,52	65,29	1,07	14,12	5,04	85,52	5,90
		1922	39,97	1,55	41,52	83,72	6,32	26,65	47	1,17,16	18,03
		1223	39,97	2,84	42,81	79,54	8,35	27,87	7,62	1,23,38	7,55
20	Karnani Industrial Bank, Calcutta	1920	60,00	...	60,00	7,61	...	21,32	...	28,33	18,65
		1921	60,00	...	60,00	7,04	...	16,65	2,00	25,69	5,07
		1922	60,00	1,00	61,00	...	...	...	...	33,99	3,51
		1923	60.00	1,50	61,50	2,69	...	31,08	...	33,77	3,24
21	Mufassil Bank, Gorakhpur	1919	3,00	90	3,90	2,79	24	69	84	4,56	83
		1920	4,00	1,05	5,05	3,19	30	75	...	4,24	68
		1921	4,03	1,20	5,23	3,99	46	88	...	5,33	52
		1922	4,47	1,35	5,82	5,39	70	55	...	6,64	77
		1923	4,71	1,45	6,16	5,21	74	58	...	6,53	54
22	Mysore Industrial Bank	1921	6,07	...	6,07	38	10	76	...	1,24	91
		1922	6,51	...	6,51	...	...	...	...	1,16	35
		1923	6,51	...	6,51	1,21	...	(a)16	...	1,37	54
23	Nedungadi Bank, Calicut	1919	3,60	77	4,37	16,03	29	1,41	57	18,30	3,36
		1920	4,34	1,01	5,35	20,59	35	1,63	83	23,40	3,71
		1921	5,57	1,28	6,85	23,33	50	2,27	1,01	27,11	3,17
		1922	6,37	1,63	8,00	29,88	55	2,69	1,26	34,38	2,96
		1923	7,21	2,05	9,26	29,96	56	2,01	1,47	34,00	3,32
24	Oudh Commercial Bank, Fyzabad	1919	5,00	2,00	7,00	5,95	...	1,50	...	7,45	1,23
		1920	5,00	2,00	7,00	5,81	...	98	...	6,79	80
		1921	5,00	2,00	7,00	5,61	...	69	...	6,30	51
		1922	5,00	2,00	7,00	5,02	...	54	...	5,56	1,77
		1923	5,00	2,00	7,00	3,97	...	22	...	4,19	46
25	Poona Bank	1919	6,32	74	7,06	...	...	...	...	1,30	1,06
		1920	6,00	71	6,71	...	...	...	...	1,89	64
		1921	6,00	86	6,86	...	...	...	...	2,03	1,01
		1922	6,00	70	6,70	...	...	...	...	3,45	1,43
		1923	6,00	1,28	7,28	1,98	55	1,02	...	3,55	1,37
26	Punjab and Sind Bank, Amritsar	1919	3,26	3,25	6,51	36,50	...	11,37	...	47,87	8,06
		1920	3,76	4,10	7,86	50,71	...	14,07	...	64,78	11,39
		1921	3,84	5,60	9,44	62,67	...	(a)20,34	...	83,01	10,86
		1922	3,90	7,40	11,30	50,54	8,03	18,57	1,62	78,76	12,33
		1923	3,94	9,85	13,79	57,52	7,34	17,40	1,79	84,05	12,71
27	Punjab Co-operative Bank	1921	6 95	17	7,12	14,75	57	1,08	70	17,10	1,85
		1922	7,10	35	7,45	20,21	75	80	77	22,53	3,71
		1923	7,19	52	7,71	23,94	86	1,56	76	27,12	2,98
28	Punjab National Bank, Lahore	1919	16,59	13,47	30,06	1,88,02	15,89	43,88	4,11	2,51,90	42,17
		1920	18,33	15,71	34,04	2,36,99	17,31	53,29	1,66	3,09,25	67,86
		1921	20,46	17,20	37,66	3,03,12	24,72	61,37	3,92	3,93,13	51,53
		1922	26,75	18,00	44,75	3,92,01	29,65	65,88	4,90	4,92,44	1,04,14
		1923	27,40	21,00	48,40	4,36,13	32,60	69,26	5,41	5,43,40	59,02
29	Tata Industrial Bank, Bombay*	1919	1,51,81	...	1,51,81	4,15,36	32,09	3,90,42	33,34	8,71,21	1,60,42
		1920	1,51,51	8,50	1,60,01	5,90,66	41,14	4,91,63	79,93	12,03,36	2,77,27
		1921	2,26,69	18,50	2,45,19	4,19.37	54,59	3,25,63	3,66	8,03,25	2,16,01
		1922	2,25,06	18,50	2,43,56	4,19,37	54,59	3,25,63	1,05,70	9,05,29	2,16,94
30	Union Bank of India (and Reduced)	1920	59,76	...	59,76	37,39	20	15,88	...	53,47	14,94
		1921	59,88	...	59,88	67,43	80	36,27	10	1,04,60	27,54
		1922	59,82	2,00	61,82	45,05	85	24,69	20,00	90,59	13,19
		1923	59,85	1,20	61,05	43,59	72	22,14	15,00	81,45	10,85
31	U. Rai Gyaw Thoo & Co.	1923	28,94	1,30	30,24	...	...	71	30	1,01	2,47

* Went into voluntary liquidation in 1923 and taken over by the Central Bank of India, Ltd.
(a) Includes Savings Bank Deposits.
(b) Figures for 1923 not yet available.

No. 13.—CAPITAL, RESERVE, DEPOSITS, AND CASH OF THE INDIAN JOINT-STOCK BANKS DURING THE PAST FIVE YEARS, AS FAR AS AVAILABLE—*contd.*

Class B—Banks having capital and reserve over R1 lakh and less than R5 lakhs

No.	Name of Bank	Year	Paid-up Capital	Reserve and Rest	Total	Deposits					Cash Balance
						Fixed	Savings Bank	Current	Other	Total	
			R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)
1	Bangalore Mercantile Bank†	1919	1,30	9	1,39	8	...	...	4	12	26
		1921	1,31	9	1,40	13	...	...	7	20	13
		1923	92	10	1,02	6	...	...	5	11	1
2	Bank of Behar	1919	1,30	74	2,04	...	...	...	...	12,21	4,16
		1920	1,76	93	2,69	...	...	...	...	13,48	3,98
		1921	2,21	1,21	3,42	...	...	...	...	19,27	4,15
		1922	2,47	1,36	3,83	11,14	2,87	7,68	6	21,75	6,16
		1923	2,79	1 73	4,52	12,13	2,84	5,46	3	20,46	2,54
3	Bank of Nanumal Naraindas & Co.	1923	1,49	4	1,53	16	2	21	6	45	59
4	Bank of Northern India, Rawalpindi	1919	1,32	75	2,07	11,96	19	1,45	40	14,00	4,44
		1920	1,46	1,00	2,46	8,85	19	1,91	37	11,32	3,49
		1921	1,51	1,40	2,91	10,60	24	2,87	72	14,43	2,64
		1922	1,62	1,80	3,42	9,99	...	3,04(*a*)	...	13,03	1,88
		1923	1,68	2,20	3,88	7.82	...	2,60(*a*)	...	10,42	1,63
5	Bank of Upper Burma	1923	1,01	...	1,01	1,32	...	80	1	2,13	27
6	Bari Doab Bank	1920	1,00	56	1,56	12,15	84	1,24	38	14,61	1,25
		1921	1,00	84	1,84	11,71	78	1,33	41	14,23	88
		1922	1,00	1,15	2,15	10,63	66	81	31	12,41	66
		1923	1,00	1,44	2,44	12,55	63	92	43	14,53	92
7	Bharat National Bank, Delhi	1919	2,94	1,13	4,07	...	...	...	...	1,07	4
		1920	2,94	97	3,91	...	...	...	...	92	13
		1921	2,75	...	2,75	...	...	...	...	1,03	12
		1922	2,76	...	2,76	...	...	...	...	82	...
		1923	2,77	...	2,77	...	...	...	...	94	1
8	Bhargava Commercial Bank, Jubbulpore.	1919	2,50	10	2,60	3,42	47	53	19	4,61	1,47
		1920	2,50	10	2,60	3,48	48	54	...	4,50	1,35
		1921	2,50	12	2,62	3,22	46	92	...	4,60	1,48
		1922	2,50	16	2,66	3,49	44	78	...	4,71	1,57
		1923	2,50	14	2,64	3,65	37	62	21	4,85	1,14
9	Bhowanipore Banking Corporation, Calcutta.	1919	1,25	94	2,19	6,26	17,07	7,22	...	30,55	5,78
		1920	1,25	1,40	2,65	8,94	12,90	6,40	...	28,24	71
		1921	1,25	2,08	3,33	10,09	16,95	6,10	1	33,15	3,12
		1922	1,25	2,74	3,99	12,74	18,72	7,29	...	38,76	5,39
		1923	1,25	2,20	3,45	13,52	(*c*)18,93	7,17	36	39,98	2,95
10	Byopar Sahayak Bank, Meerut	1919	1,45	98	2,43	5,66	...	29	...	5,95	58
		1920	1,50	1,06	2,56	6,22	...	55	...	6,77	95
		1921	2,00	1,24	3,24	7,06	...	42	3	7,51	1,16
		1922	2,00	1,41	3,41	7,90	...	43	...	8,33	1,14
		1923	2,00	1,59	3,59	8,56	...	46	...	9,02	87
11	Calicut Bank, Calicut	1919	1,03	36	1,39	3,00	...	72	...	3,72	45
		1920	1,10	43	1,53	3,71	...	66	...	4,37	30
		1921	1,34	44	1,78	4,96	...	92	...	5,88	27
		1922	1,61	48	2,09	5,08	...	1,07	...	6,15	30
		1923	1,72	56	2,28	5,13	...	96	...	6,09	32
12	Canara Bank, Mangalore(*b*)	1919	3,00	1,26	4,26	7,40	28	20	4	7,92	8
		1920	3,00	1,42	4,42	8,46	22	26	5	8,99	16
		1921	3,00	1,62	4,62	11,38	30	49	6	12,23	23
		1922	3,00	1,83	4,83	15,30	36	37	5	16,08	26
13	Canara Banking Corporation	1923	1,47	44	1,91	4,20	2	28	10	4,60	11
14	Chinese Merited Banking Company, Rangoon.	1921	1,00	20	1,20	99	57	99	2	2,57	1,34
		1922	1,00	21	1,21	1,12	42	1,29	...	2,83	84
		1923	1,00	24	1,24	58	39	26	20	1,43	17
15	Coimbatore Town Bank	1919	1,51	34	1,85	...	...	...	...	2,64	...
		1920	1,84	40	2,24	1,79	74	2	45	3,00	2
		1921	1,86	46	2,32	1,88	76	6	65	3,35	...
		1922	1,86	54	2,40	2,91	...	2	85	3,78	1
		1923	1,86	53	2,39	2,47	76	1	1,02	4,26	1
16	Coimbatore Union Bank	1922	1,16	4	1,20	88	29	...	1	1,18	1
		1923	1,16	7	1,23	57	21	...	6	84	...

† In 1920 and 1922 capital and reserve were less than one lakh of rupees.
(*a*) Includes Savings Bank Deposits.
(*b*) See under Class A for figures for 1923.
(*c*) Preference deposit.

No. 13.—CAPITAL, RESERVE, DEPOSITS, AND CASH OF THE INDIAN JOINT-STOCK BANKS DURING THE PAST FIVE YEARS, AS FAR AS AVAILABLE—*contd.*

Class B—Banks having capital and reserve over R1 lakh and less than R5 lakhs—*contd.*

No.	Name of Bank	Year	Paid-up Capital	Reserve and Rest	Total	Deposits					Cash Balance
						Fixed	Savings Bank	Current	Other	Total	
			R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)
17	Co-operative Hindusthan Bank, Calcutta.	1919	1,51	26	1,77	3,15	21	3,24	1	6,61	1,66
		1920	1,59	31	1,90	4,52	17	4,39	8	9,16	1,92
		1921	1,65	37	2,02	7,26	21	4,51	6	12,04	2,28
		1922	1,65	41	2,06	9,22	28	6,69	2	16,21	4,10
		1923	1,65	55	2,20	8,65	25	7,22	26	16,38	2,98
18	Darbhanga Bank	1919	2,01	30	2,31	...	...	...	...	2,46	15
		1920	2,03	35	2,38	45	6	1,20	...	1,71	1,10
		1921	2,03	38	2,41	63	11	1,38	...	2,12	33
		1922(c)	2,03	46	2,49	6	4	10	...	20	19
19	Erode Bank	1919	1,56	30	1,86	1	...	5	...	6	12
		1920	1,74	31	2,05	...	...	...	...	5	1
		1921	1,45	32	1,77	...	...	...	...	4	3
		1922	1,55	32	1,87	2	...	...	...	2	1
		1923	1,21	33	1,54	...	...	...	...	7	...
20	Frontier Bank	1921	83	82	1,65	8,50	...	2,79 (b)	...	11,29	1,34
		1922	1,15	92	2,07	8,71	...	3,49 (b)	...	12,20	2,74
		1923	1,20	1,09	2,29	8,97	1,26	1,40	19	11,82	2,38
21	Industrial and Exchange Bank of India, Bombay.*	1920	1,49	...	1,49	...	...	...	...	3,38	2,43
		1921	1,78	...	1,78	1,89(a)	...	2,90	15	4,94	2,53
		1922	2,62	4	2,66	2,03(a)	..	1,50	...	3,53	81
22	Jalpaiguri Banking and Trading Corporation, Jalpaiguri.	1919	50	1,61	2,11	11,95	...	5,22	23	17,40	3,99
		1920	50	1,92	2,42	16,71	...	5,06	30	22,07	2,35
		1921	50	2,49	2,99	16,11	...	3,95	24	20,30	1,33
		1922	50	3,49	3,99	16,93	...	4,90	52	22,35	2,02
		1923	50	4,41	4,91	19,65	...	15,95	94	36,54	15,47
23	Jessore United Bank	1919	1,00	62	1,62	5,68	...	...	1	5,69	1,03
		1920	1,00	68	1,68	6,17	...	...	3	6,20	1,91
		1921	1,00	88	1,88	6,61	...	...	2	6,63	54
		1922	1,00	1,00	2,00	7,26	...	1	...	7,27	2,18
		1923	1,00	1,14	2,14	7,30	...	83	27	8,40	1,70
24	Karachi Bank	1919	2,50	20	2,70	11,98	4,46	12,01	4	28,49	3,88
		1920	2,50	50	3,00	10,25	4,21	5,67	15	20,28	69
		1921	2,50	70	3,20	12,91	6,52	9,22	15	28,80	70
		1922	2,50	1,00	3,50	15,06	5,93	7,02	19	28,20	68
		1923	2,50	1,50	4,00	18,17	6,75	6,33	19	31,44	1,82
25	Karur Vysya Bank	1922	1,40	2	1,42	4	...	...	...	4	9
		1923	1,40	4	1,44	24	...	...	...	24	...
26	Kumbakonam Bank	1919	1,46	37	1,83	18	9	2,03	3	2,33	38
		1920	1,59	85	2,44	60	10	1,31	1	2,02	27
		1921	1,51	64	2,15	83	10	1,33	1	2,77	75
		1922	1,57	75	2,32	88	11	1,29	1	2,29	44
		1923	1,52	69	2,21	49	10	2,15	1	2,75	81
27	Luxmi Industrial Bank	1923	1,01	...	1,01	41(a)	...	92	...	1,33	52
28	Lyallpur Bank	1919	70	52	1,22	7,38	1,28	3,35	14	12,35	3,84
		1920	1,10	69	1,79	13,64	1,54	3,41	19	18,78	3,12
		1921	1,39	1,14	2,53	18,77(a)	...	2,19	23	21,19	3,01
		1922	1,48	1,65	3,13	17,54	2,02	2,61	26	22,43	4,16
		1923	1,56	1,98	3,54	16,38	2,08	3,38	30	22,14	3,50
29	Malabar Bank, Cannanore (d)	1919	1,70	8	1,78	1,13	1	5	1	1,20	15
		1920	1,78	9	1,87	1,30	2	11	1	1,44	5
		1921	1,87	16	2,03	1,47	...	27	1	1,75	11
30	Merchants' Bank, Tanjore	1920	1,43	...	1,43	3	2	34	1	40	23
		1921	1,51	2	1,53	...	...	...	...	63	49
		1922	1,59	5	1,64	29	4	34	...	67	29
		1923	1,60	8	1,68	31	8	44	...	83	22
31	Muslim Bank of India	1923	73	51	1,24	...	...	...	...	3,60	1,28
32	Nadar Bank, Tuticorin	1922	1,78	...	1,78	2	5	12	2	21	7
		1923	1,89	...	1,89	7	4	19	...	30	22
33	Namboodiri Bank, Pallippuram, S. Malabar.	1922	1,84	15	1,99	1,77	2	16	...	1,95	32
		1923	2,06	22	2,28	1,58	5	26	...	1,89	24
34	National Bank of Upper India, Lucknow. (d)	1919	2,50	35	2,85	1,77	...	96	4	2,77	62
		1920	2,51	42	2,93	2,03	23	48	11	2,85	41
		1921	2,51	37	2,88	1,36	17	59	43	2,55	35
35	Pangal Nayak Bank, Udipi.	1922	1,25	3	1,28	3,41	...	3	1	3,45	6
		1923	1,50	10	1,60	4,05	...	4	2	4,11	3
36	Peelamedu Radha Krishna Bank	1922	1,43	8	1,51	5	1	...	6	12	9
		1923	1,43	10	1,53	10	...	...	6	16	6
37	Poona Mercantile Bank †	1920	1,24	1	1,25	...	...	...	...	...	4
		1921	1,24	1	1,25	...	...	...	...	...	7

* Gone into voluntary liquidation in 1924.
(a) Includes Savings Bank deposits.
(b) Includes Savings Bank and other deposits.
(c) Figures for 1923 not yet available.
(d) Figures for 1922 not available, the Bank having gone into liquidation in May 1923.
† Omitted from the list for 1919 as the capital and reserve for the year were less than one lakh of rupees. The Bank went into liquidation in November 1922.

No. 13.—CAPITAL, RESERVE, DEPOSITS, AND CASH OF THE INDIAN JOINT-STOCK BANKS DURING THE PAST FIVE YEARS, AS FAR AS AVAILABLE—*concld.*

Class B—Banks having capital and reserve over R1 lakh and less than R5 lakhs—*concld.*

No.	Name of Bank	Year	Paid-up Capital	Reserve and Rest	Total	Deposits					Cash Balance
						Fixed	Savings Bank	Current	Other	Total	
			R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)
38	Punjab and Kashmir Bank	1920	1,74	28	2,02	9,45	47	1,99	3	11,94	2,01
		1921	2,46	40	2,86	...	...	...	...	16,52	2,94
		1922	3,22	81	4,03	...	...	...	...	23,51	6,09
		1923	3,76	1,13	4,89	...	...	...	...	14,89	3,10
39	Punjab Zemindars' Bank	1923	1,37	1	1,38	55	2	11	7	75	...
40	Raikut Industrial Bank	1922	2,47	...	2,47	1,60	...	57	...	2,17	1,17
		1923	2,52	...	2,52	17	...	86	13	1,16	87
41	Shilotri Bank, Bombay	1921	4,47	...	4,47	...	...	10,09(c)	11,80	21,89	3,34
		1922	4,29	10	4,39	...	...	...	...	18,38	6,69
		1923	4,47	25	4,72	...	...	...	...	13,75	7,89
42	Simla Banking and Industrial Company.	1920	3 35	...	3,35	6,78	...	3,69	...	10,47	5,04
		1921	3,39	...	3,39	18,55(a)	...	3,28	...	21,83	3,99
		1922	3,45	25	3,70	11,43(a)	...	3,46	...	14,89	1,84
		1923	3,47	30	3,77	6,61	32	1,60	9	8,62	1,66
43	South India Bank, Tinnevelly	1919	3,00	76	3,76	4,72	...	1,97	37	7,06	3,25
		1920	3,00	91	3,91	4,97	...	1,49	16	6,62	4,59
		1921	3,00	97	3,97	5,10	...	2,32	15	7,57	1,04
		1922	3,00	1,20	4,20	6,27	...	3,32	54	10,13	2,10
		1923	3,00	1,28	4,28	6,98	...	2,20	54	9,72	2,64
44	Tinnevelly Bank	1919	1,82	13	1,95	15	...	...	...	15	13
		1920	1,82	14	1,96	3	...	...	...	3	1
		1921	1,82	14	1,96	2	...	...	...	2	(b)
		1922(d)	1,82	14	1,96	2	...	2	4	8	1
45	Travancore Commercial Bank	1921	2,68	6	2,74	...	...	...	...	75	1
		1922	2,67	7	2,74	...	...	2,14	...	2,14	4
		1923	2,68	...	2,68	2	...	29	...	31	5
46	Travancore National Bank	1921	2,43	16	2,59	2,50	...	6,38	...	8,88	12
		1922	2,58	21	2,79	1,34	2,32	57	...	4,23	11
		1923	2,60	21	2,81	1,15	...	2,83	75	4,73	23
47	Trichinopoly Hindu Savings Bank *	1920	99	2	1,01	87	...	4	...	91	1
48	Union Bank, Kumbakonam	1919	1,00	69	1,69	2,74	48	2,47	4	5,73	53
		1920	1,00	80	1,80	2,08	40	3,43	9	6,00	76
		1921	1,00	92	1,92	2,10	47	3,28	9	5,94	177
		1922	1,00	1,02	2,02	1,95	44	2,89	13	5,41	94
		1923	1,00	1,12	2,12	1,82	79	2,95	...	5,56	2,24
49	Vellore Commercial Bank	1919	5,00	69	5,69	2,74	..	3,53	...	6,27	20
		1920	5,00	68	5,68	1,18	...	2,13	...	3,31	11
		1921	3,57	1,18	4,75	62	...	1,05	72	2,39	9
		1922	3,62	1,17	4,79	1,00	...	1,03	72	2,75	2
		1923	3,05	1,21	4,26	1,07	...	1,71	52	3,30	3
50	Vellore Mercantile Bank	1919	3,71	18	3,89	24	...	2,86	...	3,10	16
		1920	4,09	18	4,27	7	...	1,79	...	1,86	70
		1921	3,74	36	4,10	25	...	2,48	...	2,73	8
		1922	3,93	35	4,28	2	...	86	...	88	31
		1923	2,23	41	2,64	26	...	95	...	1,21	1
51	Woriur Commercial Bank	1919	1,35	7	1,42	51	...	4	2	57	4
		1920	1,34	8	1,42	54	...	3	...	57	2
		1921	1,37	7	1,44	45	...	5	...	50	11
		1922	1,52	8	1,60	42	...	3	...	45	1
		1923	1,39	9	1,48	48	...	3	...	51	...

* In 1921 and 1922 capital and reserve were less than one lakh of rupees.
(*a*) Includes Savings Bank Deposits.
(*b*) About R200 only.
(*c*) Includes Savings Bank and fixed deposits.
(*d*) Figures for 1923 not yet available.

No. 14.—CAPITAL, RESERVE, DEPOSITS, LOANS AND CASH OF THE INDIAN CO-OPERATIVE BANKS DURING THE PAST FIVE YEARS.

Class A.—Banks having capital and reserve over ₹5 lakhs

No.	Name of Bank	Year	Capital and Reserve				Deposits and Loans from					Loans due by			
			Paid-up Share Capital	Reserve Fund under Sec. 33 of Act II of 1912	Other Funds	Total	Non-members and members in individual capacity	Provincial and Central Banks	Societies	Government	Total received	Member (individual)	Banks and Societies	Total outstanding	Cash in hand and Bank
			₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
1	Madras Central Urban Bank.	1919-20	*Vide* under Class B.												
		1920-21	4,78	1,59	55	6,92	58,40	...	3,16	...	61,56	1,60	62,93	64,53	44
		1921-22	5,23	1,92	61	7,76	54,21	13,05	...	...	67,26	3,16	69,52	72,68	44
		1922-23	5,25	2,50	71	8,46	63,55	14,15	...	...	77,70	1,68	70,38	72,06	77
		1923-24	5,25	2,85	1,22	9,32	63,85	13,43	1,22	...	83,50	1,60	81,25	82,85	77
2	Bombay Provincial Co-operative Bank.	1919-20	7,00	20	1,37	8,57	12,24	7,74	8,49	...	28,47	...	32,88	32,88	3,81
		1920-21	7,00	20	1,66	8,86	20,88	...	17,29	...	38,17	...	44,41	44,41	3,11
		1921-22	7,00	20	2,04	9,24	22,21	...	33,29	...	55,50	...	51,18	51,18	13,28
		1922-23	7,00	20	2,56	9,76	27,07	...	47,74	1,02	75,83	...	48,85	48,85	37,23
		1923-24	7,41	25	3,09	10,75	21,05	...	63,99	1,96	87,00	...	51,84	51,84	27,62
3	G. I. P. Railway Employee's Co-operative Credit Society (Bombay).	1919-20	*Vide* under Class B.												
		1920-21	4,61	43	...	5,04	18,93	...	...	...	18,93	20,08	5,00	25,08	15
		1921-22	5,05	50	...	5,55	27,37	...	...	...	27,37	22,40	11,85	34,25	45
		1922-23	5,75	62	...	6,37	33,71	...	...	...	33,71	26,86	11,00	37,86	4,67
		1923-24	5,84	80	4	6,68	26,86	...	...	...	26,86	24,59	9,15	33,74	3,07
4	Bengal Provincial Co-operative Bank.	1919-20													
		1920-21													
		1921-22	*Vide* under Class B.												
		1922-23													
		1923-24	4,57	52	52	5,61	19,47	8,85	2,85	...	31,17	...	28,81	28,81	23
5	Bengal Nagpur Railway Employee's Co-operative Urban Bank.	1919-20													
		1920-21													
		1921-22	*Vide* under Class B.												
		1922-23													
		1923-24	4,76	63	...	5,39	13,02	...	...	...	13,02	18,03	...	18,03	21
6	Burma Provincial Co-operative Bank.	1919 20	3,34	2,51	...	5,85	62,60	74	4,53	...	67,87	...	54,05	54,05	29
		1920-21	5,75	3,18	15	9,08	70,29	...	7,42	...	77,71	...	68,08	68,08	12
		1921-22	6,51	4,16	15	10,82	80,84	...	7,94	...	88,78	...	81,68	81,68	...
		1922-23	6,67	4,71	67	12,05	89,59	...	3,28	...	92,87	...	85,07	85,07	1
		1923-24	6,67	5,36	99	13,02	90,77	4,87	2,91	...	98,55	...	91,50	91,50	5
7	Provincial Bank (Central Provinces and Berar).	1919-20	*Vide* under Class B.												
		1920-21	6,01	80	40	7,21	17,91	14,94	16	...	33,01	1	29,48	29,49	1
		1921-22	6,01	80	19	7,00	17,14	26,48	15	...	43,77	1	19,50	19,51	8,72
		1922-23	6,01	1,25	42	7,68	17,51	33,18	25	...	50,94	1	13,63	13,64	5,03
		1923-24	6,01	1,25	42	7,68	17,00	37,96	33	...	55,29	1	10,95	10,96	4,91

Class B.—Banks having capital and reserve over ₹1 lakh and less than ₹5 lakhs

1	Madras Central Urban Bank.	1919-20	3,44	1,44	64	5,52	47,32	...	3,28	...	50,60	1,22	51,85	53,07	90
		1920-21													
		1921-22													
		1922-23	*Vide* under Class A.												
		1923-24													
2	Anantapur District Co-operative Central Bank.	1921-22	1,03	2	...	1,05	1,36	8,68	1,04	...	11,08	10	11,69	11,79	15
		1922-23	1,41	5	8	1,54	2,31	9,88	1,11	...	13,30	15	14,39	14,54	19
		1923-24	1,57	11	1	1,69	2,77	9,70	1,18	...	13,65	17	14,75	14,92	22
3	Co-operative Central Bank, Vellore.	1919-20	1,75	5	...	1,80	3,93	9,69	83	...	14,45	2	15,54	15,56	23
		1920-21	2,22	11	...	2,33	2,69	15,97	1,14	...	19,80	...	20,71	20,71	97
		1921-22	2,77	22	...	2,99	3,94	19,84	1,66	...	25,44	...	27,23	27,23	33
		1922-23	3,29	36	2	3,67	4,55	18,65	1,91	...	25,11	2	27,52	27,54	33
		1923-24	3,39	49	2	3,90	3,71	22,90	2,27	...	28,88	3	31,53	31,56	15
4	South Arcot District Co-operative Banking Union.	1921-22	1,04	4	...	1,08	3,02	3,53	1,14	...	7,69	...	8,54	8,54	15
		1922-23	1,42	8	..	1,50	5,36	4,54	1,27	...	11,17	6	12,41	12,47	15
		1923-24	1,81	18	...	1,99	6,91	6,09	1,46	...	14,46	2	16,04	16,06	10
5	Co-operative Central Bank, Conjeeveram.	1920-21	1,13	7	...	1,20	2,30	6,51	1,86	...	10,67	2	11,26	11,28	50
		1921-22	1,52	12	5	1,69	2,19	8,77	2,10	...	13,06	15	14,05	14,20	38
		1922-23	2,00	17	2	2,19	4,08	9,44	2,50	...	16,02	13	17,57	17,70	40
		1923-24	2,58	24	2	2,84	6,06	11,05	3,37	...	20,48	13	22,63	22,76	34
6	Coimbatore District Union Bank.	1919-20	1,08	17	...	1,25	6,34	...	1,61	...	7,95	17	8,48	8,65	8
		1920-21	1,30	22	...	1,52	6,85	1,75	1,29	...	9,89	12	10,72	10,84	19
		1921-22	1,51	27	3	1,81	9,42	2,00	1,18	...	12,60	15	13,67	13,82	22
		1922-23	1,69	40	4	2,13	12,03	80	1,54	...	14,37	28	15,38	15,66	32
		1923-24	1,92	49	12	2,53	13,85	2,10	2,08	...	18,03	26	18,32	18,58	40

No. 14.—CAPITAL, RESERVE, DEPOSITS, LOANS AND CASH OF THE INDIAN CO-OPERATIVE BANKS DURING THE PAST FIVE YEARS—*contd.*

Class B – Banks having capital and reserve over R1 lakh and less than R5 lakhs—*contd.*

No.	Name of Bank	Year	Capital and Reserve				Deposits and Loans from					Loans due by			
			Paid-up Share Capital	Reserve Fund under Sec. 33 of Act II of 1912	Other Funds	Total	Non-members and members in individual capacity	Provincial and Central Banks	Societies	Government	Total received	Member (individual)	Banks and Societies	Total outstanding	Cash in hand and Bank
			R (1,000)	R (1,000)	R (1,000)	R (1,000)	R (1,000)	R (1,000)	R (1,000)	R (1,000)	R (1,000)	R (1,000)	R (1,000)	R (1,000)	R (1,000)
7	South Kanara District Co-operative Central Bank.	1920-21	1,34	10	—	1,44	3,33	—	1,73	...	5,06	2	5,29	5,31	12
		1921-22	1,47	14	1	1,62	4,08	40	2,76	...	7,24	3	7,89	7,92	8
		1922-23	1,54	19	1	1,74	5,68	69	2,64	...	9,01	2	10,54	10,56	4
		1923-24	1,58	25	2	1,85	8,03	—	3,72	...	11,75	17	11,95	12,12	11
8	Kistna District Co-operative Bank.	1921-22	89	11	1	1,01	7,68	...	46	...	8,14	87	5,44	6,31	53
		1922-23	1,05	17	2	1,24	9,25	...	63	...	9,88	78	8,26	9,04	48
		1923-24	1,27	22	3	1,52	78	...	11,07	...	11,85	72	9,91	10,63	61
9	Christian Central Co-operative Bank, Madras.	1920-21	99	3	...	1,02	4,62	35	4	...	5,01	3	4,05	4,08	2
		1921-22	99	6	...	1,05	4,31	...	12	...	4,43	...	4,70	4,70	11
		1922-23	1,04	8	...	1,12	5,75	...	21	...	5,96	...	6,27	6,27	24
		1923-24	1,16	14	2	1,32	7,11	...	89	...	8,00	...	8,16	8,16	15
10	Chittoor District Co-operative Central Bank.	1922-23	97	4	...	1,01	1,20	5,58	32	—	7,10	7	7,85	7,92	15
		1923-24	1,13	6	...	1,19	1,75	5,22	32	—	7,29	13	8,06	8,19	11
11	Madura Ramnad Co-operative Central Bank.	1919-20	88	20	...	1,08	8,40	...	90	...	9,30	4	9,95	9,99	24
		1920-21	93	23	...	1,16	8,76	...	82	...	9,58	3	10,17	10,20	45
		1921-22	1,35	29	1	1,65	11,09	...	1,34	...	12,43	2	9,88	9,90	32
		1922-23	1,51	35	7	1,93	10,47	...	1,74	...	12,21	6	9,46	9,52	50
		1923-24	1,65	46	21	2,32	10,43	4	2,67	...	13,14	6	10,96	11,02	23
12	Salem District Urban Bank.	1919-20	1,28	29	—	1,57	3,99	2,45	1,16	...	7,60	5	8,92	8,97	18
		1920-21	1,44	35	—	1,79	3,59	2,67	1,35	...	7,61	6	8,91	8,97	20
		1921-22	1,55	39	4	1,98	4,09	5,39	2,19	...	11,67	4	12,91	12,95	37
		1922-23	1,62	49	6	2,17	4,92	4,12	2,46	...	11,50	5	13,07	13,12	13
		1923-24	1,69	61	8	2,38	5,21	5,34	3,72	...	14,27	8	15,74	15,82	7
13	Tinnevelly District Co-operative Banking Union.	1921-22	1,02	2	—	1,04	2,95	1,86	1,02	...	5,83	..	5,99	5,99	65
		1922-23	1,18	5	1	1,24	4,96	1,40	96	...	7,32	5	6,97	7,02	1,01
		1923-24	1,36	9	—	1,45	5,90	92	1,36	...	8,18	13	8,40	8,53	73
14	Trichinopoly District Urban Bank.	1919-20	50	62	...	1,12	11,81	...	1,24	...	13,05	12	13,53	13,65	23
		1920-21	50	81	...	1,31	13,52	...	1,46	...	14,98	10	15,39	15,49	47
		1921-22	1,19	96	8	2,23	15,87	25	1,63	...	17,75	17	18,82	18,99	44
		1922-23	1,46	1,14	29	2,89	15,72	...	1,80	...	17,52	17	18,84	19,01	61
		1923-24	1,50	1,36	36	3,22	16,57	...	1,80	...	18,37	19	19,38	19,57	35
15	Madras and Southern Maharatta Railway Employee's Urban Bank.	1919-20	1,09	23	...	1,32	1,23	...	...	...	1,23	2,89	...	2,89	...
		1920-21	1,35	30	...	1,65	2,22	...	...	...	2,22	3,91	...	3,91	3
		1921-22	1,62	34	...	1,96	2,69	...	...	...	2,69	4,73	...	4,73	1
		1922-23	2,03	39	...	2,42	4,22	...	...	...	4,22	6,79	...	6,79	6
		1923-24	2,45	48	...	2,93	3,22	...	...	...	3,22	6,28	...	6,28	1
16	South Indian Railway Employee's Co-operative Society.	1921-22	1,15	2	...	1,17	2,97	...	...	...	2,97	4,76	...	4,76	...
		1922-23	1,75	5	...	1,80	5,13	...	...	...	5,13	7,22	...	7,22	...
		1923-24	2,05	11	...	2,16	4,76	...	...	...	4,76	6,97	...	6,97	...
17	Guntur District Co-operative Banking Union.	1923-24	1,08	10	5	1,23	6,92	29	66	...	7,87	23	8,47	8,70	42
18	Tanjore District Central Co-operative Bank.	1923-24	87	20	—	1,07	3,65	1,61	77	—	6,03	—	6,11	6,11	8
19	Broach Co-operative Bank, Bombay.	1919-20	52	65	...	1,17	1,46	18	1,06	...	2,70	6	1,24	1,30	29
		1920-21	63	7	...	70	2,00	91	1,29	...	4 20	4	1,98	2,02	12
		1921-22	1,05	8	...	1,13	2,36	2,03	1,02	...	5,41	3	2,99	3,02	21
		1922-23	1,08	10	...	1,18	5,05	1,32	1,96	...	8,33	2	1,50	1,52	74
		1923-24	1,14	13	...	1,27	8,98	...	4,33	...	13,31	2	2,10	2,12	1,00

No. 14.—CAPITAL, RESERVE, DEPOSITS, LOANS AND CASH OF THE INDIAN CO-OPERATIVE BANKS DURING THE PAST FIVE YEARS—*contd.*

Class B.—Banks having capital and reserve over ₹1 lakh and less than ₹5 lakhs—*contd.*

No.	Name of Bank	Year	Capital and Reserve				Deposits and Loans from					Loans due by			
			Paid-up Share Capital	Reserve Fund under Sec. 33 of Act II of 1912	Other Funds	Total	Non-members and members in individual capacity	Provincial and Central Banks	Societies	Government	Total received	Member (individual)	Banks and Societies	Total outstanding	Cash in hand and Bank
			₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000	₹(1,000)	₹(1,000)
20	East Khandesh Central Co-operative Bank, Jalgaon.	1919-20	59	2	1	62	2,27	...	...	...	2,27	...	2,91	2,91	10
		1920-21	72	3	2	77	3,88	...	...	...	3,88	...	4,42	4,42	11
		1921-22	1,09	6	4	1,19	5,48	...	..	...	5,48	...	4,80	4,80	24
		1922-23	1,57	12	3	1,72	5,73	...	92	...	6,65	...	4,24	4,24	88
		1923-24	1,89	22	4	2,15	7,11	...	1,94	...	9,05	...	3,12	3,12	51
21	Ahmednagar District Central Co-operative Bank.	1919-20	50	37	...	87	5,68	...	5	...	5,73	3,37	1,36	4,73	55
		1920-21	62	39	...	1,01	5,57	...	5	...	5,62	3,30	1,60	4,90	58
		1921-22	75	45	...	1,20	5,47	...	8	...	5,55	3,42	1,72	5,14	53
		1922-23	81	48	...	1,29	5,65	...	11	...	5,76	3,41	1,74	5,15	29
		1923-24	86	54	...	1,40	6,63	...	25	...	6,88	3,47	1,58	5,05	54
22	Karnatak Central Co-operative Bank, Dharwar.	1919-20	87	4	...	91	2,99	2,44	...	...	5,43	...	6,22	6,22	30
		1920 21	1,29	7	...	1,36	4,54	2,95	...	...	7,49	...	7,57	7,57	1,38
		1921-22	1,94	10	...	2,04	6,86	4,69	1,10	...	12,65	...	11,96	11,96	2,77
		1922-23	2,33	15	...	2,48	9,32	3,53	1,67	...	14,52	38	14,91	15,29	1,17
		1923-24	2,42	15	...	2,57	14,89	5,65	1,74	...	22,28	1,75	79,01	80,76	1,34
23	Sind Central Co-operative Bank.	1919-20	86	1	...	87	1,01	...	...	...	1,01	...	1,38	1,38	19
		1920-21	95	3	...	98	4,44	75	...	...	5,19	...	3,25	3,25	45
		1921-22	1,12	8	...	1,20	5,90	1,50	1,02	...	8,42	...	4,93	4,93	60
		1922-23	1,36	11	..	1,47	11,80	2,82	2,36	...	16,98		6,36	6,36	3
		1923-24	1,49	16	...	1,65	17,05	2,40	5,55	...	25,00	...	6,50	6,50	1,18
24	Co-operative Credit Society of the Bombay, Baroda and Central India Railway, Bombay.	1919-20	2,66	25	1	2,92	2,53	...	...	...	2,53	5,60	...	5,60	3
		1920-21	2,80	31	2	3,13	4,80	...	...	...	4,80	7,75	...	7,75	45
		1921-22	2,86	37	2	3,25	6,20	...	...	...	6,20	10,07	...	10,07	17
		1922-23	3,08	47	7	3,62	10,59	...	...	...	10,59	13,26	...	13,26	1
		1923-24	3,32	61	6	3,99	13,12	...	...	...	13,12	15,09	2,74	17,83	4
25	Shamrao Vithal Co-operative Bank.	1919-20	64	54	...	1,18	5,12	29	55	...	5,96	4,71	...	4,71	3
		1920-21	72	70	...	1,42	5,77	...	34	...	6,11	5,56	...	5,56	11
		1921-22	75	80	...	1,55	8,05	...	20	...	8,25	...	...	5,25	1
		1922-23	78	87	...	1,65	7,61	...	33	...	7,94	4,97	5	5,02	8
		1923-24	76	91	6	1,73	7,33	...	43	...	7,76	4,37	32	4,69	3,86
26	Southern Mahratta Urban Central Co-operative Bank, Dharwar.	1919-20	89	27	4	1,20	1,74	...	17	...	1,91	2,16	23	2,39	63
		1920-21	86	29	5	1,20	2,11	...	7	...	2,18	2,89	13	3,02	23
		1921-22	82	32	5	1,19	2,30	...	7	...	2,37	3,08	9	3,17	34
		1922-23	82	37	6	1,25	2,45	15	6	...	2,66	3,41	5	3,49	44
		1923-24	86	40	13	1,39	2,69	...	...	...	2,69	4,11	4	4,15	19
27	G. I. P. Railway Employees' Co-operative Credit Society, Bombay.	1919-20	4,17	32	...	4,49	13,77	...	...	...	13,77	16,32	3,20	19,52	26
		1920-21 to 1923-24	*Vide* under Class A												
28	Bengal Provincial Co-operative Bank.	1919-20	2,59	7	...	2,66	11,97	4,27	69	...	16,93	...	17,65	17,65	...
		1920-21	2,97	13	...	3,10	13,31	3,94	6	...	17,31	...	18,79	18,79	...
		1921-22	3,15	15	22	3,52	14,45	7,19	25	...	21,89	...	17,23	17,23	...
		1922-23	3,60	35	31	4,26	19,06	10,07	1,34	...	30,47	...	19,83	19,83	...
		1923-24	*Vide* under Class A												
29	Mymensingh Co-operative Central Bank.	1922-23	99	22	24	1,45	6,42	...	64	...	7,06	...	8,05	8,05	49
		1923-24	1,34	27	32	1,93	8,61	...	66	...	9,27	...	10,73	10,73	57
30	Faridpur Co-operative Central Bank.	1919-20	76	26	8	1,10	4,99	...	5	...	5,04	2	4,74	4,76	12
		1920-21	75	29	8	1,12	4,60	...	4	...	4,64	2	5,03	5,05	7
		1921-22	69	33	17	1,19	4,80	...	3	...	4,83	3	4,66	4,68	5
		1922-23	68	35	23	1,26	4,50	...	3	...	4,53	2	4,67	4,69	10
		1923-24	68	39	25	1,32	4,49	...	3	...	4,52	1	4,55	4,56	...

No. 14.—CAPITAL, RESERVE, DEPOSITS, LOANS AND CASH OF THE INDIAN CO-OPERATIVE BANKS DURING THE PAST FIVE YEARS—*contd.*

Class B—Banks having capital and reserve over R1 lakh and less than R5 lakhs—*contd.*

No.	Name of Bank	Year	Capital and Reserve				Deposits and Loans from					Loans due by			Cash in hand and Bank
			Paid-up Share Capital	Reserve Fund under Sec. 33 of Act II of 1912	Other Funds	Total	Non-members and members in individual capacity	Provincial and Central Banks	Societies	Government	Total received	Member (individual)	Banks and Societies	Total outstanding	
			R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)
31	Comilla Co-operative Central Bank.	1922-23	80	23	6	1,09	4,22	...	...	...	4,22	...	4,03	4,03	16
		1923-24	94	26	6	1,26	4,85	...	...	...	4,85	...	5,06	5,06	22
32	Pabna Co-operative Central Bank.	1919-20	1,16	41	63	2,20	7,93	64	10	...	8,67	...	9,24	9,24	31
		1920-21	1,17	46	72	2,35	7,41	36	32	...	8,09	...	9,07	9,07	7
		1921-22	1,17	53	78	2,48	7,91	20	31	...	8,42	...	8,99	8,99	19
		1922-23	1,19	57	76	2,52	8,59	...	35	...	8,94	...	8,92	8,92	7
		1923-24	1,18	61	82	2,61	9,04	..	39	...	9,43	...	8,70	8,70	29
33	Dacca Central Co-operative Bank.	1923-24	74	25	18	1,17	3,50	...	1	...	3,51	...	4,12	4,12	15
34	Khepupara Central Co-operative Bank	1923-24	88	14	23	1,25	51	4,02	...	...	4,53	...	5,45	5,45	11
35	Bengal Nagpur Railway Employees' Co-operative Urban Bank.	1919-20	1,90	31	3	2,24	4,19	...	...	...	4,19	6,32	...	6,32	13
		1920-21	2,64	39	...	3,03	6,16	...	...	...	6,16	9,18	...	9,18	...
		1921-22	2,97	46	6	3,49	8,26	...	...	...	8,26	11,03	...	11,03	58
		1922-23	3,47	49	...	3,96	10,66	...	...	...	10,66	14,55	...	14,55	...
		1923-24	*Vide* under Class A												
36	East India Railway Employees' Credit Society.	1919-20	2,53	32	32	3,17	4,58	...	...	...	4,58	8,10	...	8,10	8
		1920-21	2,90	39	37	3,66	7,10	...	...	...	7,10	11,16	...	11,16	10
		1921-22	3,23	47	40	4,10	7,92	...	...	...	7,92	12,36	...	12,36	26
		1922-23	3,58	56	61	4,75	9,81	...	...	...	9,81	13,72	...	13,72	37
		1923-24	3,85	66	66	5,17	10,78	...	...	...	10,78	15,16	...	15,16	27
37	Eastern Bengal Railway Employee's Co-operative Credit Society.	1919-20	1,05	5	...	1,10	2,69	...	...	...	2,69	3,97	...	3,97	1
		1920-21	1,39	9	...	1,48	3,58	...	...	...	3,58	5,28	...	5,28	6
		1921-22	1,67	15	...	1,82	4,23	...	...	...	4,23	6,08	...	6,08	20
		1922-23	1,92	23	...	2,15	4,47	...	...	...	4,47	6,73	...	6,73	14
		1923-24	2,11	30	...	2,41	4,15	36	...	...	5,51	7,98	...	7,98	...
38	Co-operative Credit Society of the Commissioners for the Port of Calcutta.	1921-22	93	17	1	1,11	1,50	...	...	...	1,50	2,64	...	2,64	2
		1922-23	1,53	20	1	1,74	1,98	...	...	...	1,98	3,64	...	3,64	3
		1923-24	1,64	24	...	1,88	2,49	...	...	...	2,49	4,35	...	4,35	3
39	Bihar and Orissa Provincial Co-operative Bank, Patna.	1919-20	1,17	39	...	1,56	3,54	2,55	1,30	...	7,39	...	6,45	6,45	1,82
		1920-21	1,17	60	...	1,77	8,22	4,38	1,02	...	13,62	...	6,24	6,24	2,86
		1921-22	1,17	76	...	1,93	9,64	5,46	...	...	15,10	...	11,23	11,23	46
		1922-23	1,20	1,08	60	2,88	12,51	3,70	1,00	...	17,21	...	15,68	15,68	7
		1923-24	1,31	1,28	13	2,72	24,11	1,03	5	3,00	28,19	5	26,45	26,50	5
40	Budaun District Bank.	1919-20	61	48	8	1,17	2,53	44	...	...	2,97	...	3,57	3,57	32
		1920-21	62	50	9	1,21	2,78	11	1	...	2,90	...	3,32	3,32	29
		1921-22	63	53	17	1,33	2,61	...	2	...	2,63	...	3,15	3,15	10
		1922-23	59	53	16	1,28	2,31	1	3	...	2,35	...	2,81	2,81	15
		1923-24	57	53	16	1,26	1,02	1	...	...	1,03	...	1,83	1,83	49
41	Moradabad District Bank.	1919-20	47	61	1	1,09	2,12	...	...	...	2,12	...	1,86	1,86	22
		1920-21	54	62	1	1,17	2,18	...	...	...	2,18	...	2,57	2,57	9
		1921-22	57	62	1	1,20	2,23	...	...	...	2,23	...	2,44	2,44	34
		1922-23	62	63	1	1,26	2,28	...	...	...	2,28	...	2,70	2,70	25
		1923-24	66	64	5	1,35	2,03	5	...	...	2,08	...	2,20	2,20	71
42	Jalaun District Bank	1919-20	44	31	9	84	1,42	30	2	...	1,74	10	1,52	1,62	51
		1920-21	46	31	10	87	1,27	...	3	...	1,30	8	2,34	2,42	6
		1921-22	61	32	10	1,03	1,49	...	6	...	1,55	3	2,41	2,44	61
		1922-23	73	36	15	1,24	1,82	...	8	...	1,90	2	2,96	2,98	27
		1923-24	81	40	21	1,42	1,81	...	24	...	2,05	1	2,88	2,89	84

NO. 14—CAPITAL, RESERVE, DEPOSITS, LOANS AND CASH OF THE INDIAN CO-OPERATIVE BANKS DURING THE PAST FIVE YEARS—*contd.*

Class B.—Banks having capital and reserve over ₹1 lakh and less than ₹5 lakhs- *contd.*

No.	Name of Bank	Year	Capital and Reserve				Deposits and Loans from					Loans due by			Cash in hand and Bank
			Paid-up Share Capital	Reserve Fund under Sec. 33 of Act II of 1912	Other Funds	Total	Non-members and members in individual capacity	Provincial and Central Banks	Societies	Government	Total received	Member (individual)	Banks and Societies	Total outstanding	
			₹(1,000)	(₹1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
43	Gorakhpur District Bank.	1919-20	72	29	5	1,06	1,77	...	...	...	1,77	5	1,73	1,78	46
		1920-21	79	30	...	1,09	1,60	...	...	...	1,66	3	2,04	2,07	30
		1921-22	88	32	1	1,21	1,68	...	...	...	1,68	3	2,47	2,50	12
		1922-23	97	34	3	1,34	1,80	...	...	...	1,80	2	2,58	2,60	33
		1923-24	1,03	38	9	1,50	1,91	...	...	...	1,91	1	1,86	1,87	1,51
44	Kasia Central Bank	1919-20	48	35	2	85	88	...	2	...	90	7	1,15	1,22	21
		1920-21	52	36	3	91	90	40	2	...	1,32	5	1,43	1,48	42
		1921-22	54	36	3	93	98	15	4	...	1,17	2	1,49	1,51	29
		1922-23	59	38	5	1,02	1,07	...	4	...	1,11	1	1,60	1,61	12
		1923-24	64	38	6	1,08	98	...	5	...	1,03	1	84	85	1,01
45	Oudh and Rohilkhand Railway Employees Co-operative Credit Society, Lucknow.	1919-20	27	...	...	27	63	...	...	...	63	90	...	90	5
		1920-21	46	2	...	48	1,18	...	...	...	1,18	1,78	...	1,78	...
		1921-22	84	5	...	89	2,34	...	...	...	2,34	3,24	...	3,24	13
		1922-23	1,18	8	...	1,26	3,31	...	...	...	3,31	4,60	...	4,60	13
		1923-24	1,51	17	6	1,74	2,64	...	...	...	2,64	4,24	...	4,24	25
46	Ambala Central Co-operative Bank.	1919-20	1,07	27	...	1,34	1,65	1,88	6	...	3,59	...	4,60	4,60	4
		1920-21	1,08	31	...	1,39	2,13	1,20	9	...	3,42	...	4,58	4,58	2
		1921-22	1,08	31	...	1,39	2,90	12	9	...	3,11	...	4,23	4,23	13
		1922-23	1,03	46	...	1,49	3,76	...	12	...	3,88	...	3,57	3,57	28
		1923-24	1,02	50	4	1,56	3,74	...	13	...	3,87	...	4,18	4,18	8
47	Jullundur Central Co-operative Bank.	1919-20	1,41	84	...	2,25	7,07	...	57	...	7,64	...	9,54	9,54	17
		1920-21	1,43	89	...	2,32	9,48	...	58	...	10,06	...	11,92	11,92	46
		1921-22	1,46	1,02	...	2,48	11,25	...	44	...	11,69	...	12,91	12,91	1,37
		1922-23	1,49	1,03	18	2,70	15,28	...	29	...	15,57	...	17,14	17,14	1,09
		1923-24	1,51	1,16	24	2,91	15,83	2	32	...	16,17	...	17,06	17,06	65
48	Fazilka Central Co-operative Bank.	1919-20	94	8	1	1,03	37	1,63	16	...	2,16	...	3,20	3,20	3
		1920-21	1,00	11	1	1,12	32	2,29	21	...	2,88	...	4,05	4,05	7
		1921-22	98	12	1	1,11	70	2,22	3	10	3,05	...	4,02	4,02	6
		1922-23	98	12	1	1,11	1,19	1,48	6	...	2,73	...	4,07	4,07	3
		1923-24	83	18	2	1,03	1,32	1,29	9	...	2,70	...	3,89	3,89	1
49	Lahore Central Co-operative Bank.	1919-20	80	26	21	1,27	9,46	...	...	..	9,46	66	9,16	9,82	2
		1920-21	87	31	30	1,48	14,93	...	...	...	14,93	98	13,44	14,42	5
		1921-22	90	38	45	1,73	18,72	...	63	...	19,35	1,62	16,15	17,77	12
		1922-23	90	56	21	1,67	20,75	50	1,00	..	22,25	1,52	18,32	19,84	33
		1923-24	91	69	33	1,93	24,82	1,05	1,81	...	27,68	1,26	23,96	25,22	30
50	Gurdaspur Central Co-opeartive Bank.	1922-23	72	28	11	1,11	4,04	33	5	...	4,42	...	5,06	5,06	26
		1923-24	74	31	12	1,17	3,57	1,01	6	...	4,64	...	4,97	4,97	19
51	Rohtak Central Co-operative Bank.	1923-24	56	34	17	1,07	5,01	...	...	...	5,01	...	5,56	5,56	23
52	North-Western Railway Employees' Co-operative Credit Society.	1922-23	95	6	...	1,01	4,72	...	...	...	4,72	5,82	...	5,82	15
		1923-24	1,24	9	...	1,33	7,26	...	...	...	7,26	8,31	50	8,81	12
53	Burma Urban Central Co-operative Bank.	1920-21	1,47	...	...	1,47	1,67	...	1	...	1,68	...	1,46	1,46	1,56
		1921-22	1,79	...	...	1,79	1,15	...	...	...	1,15	...	1,55	1,55	1,27
		1922-23	1,86	5	...	1,91	1,53	...	...	...	1,53	...	2,52	2,52	74
		1923-24	1,81	6	...	1,87	1,13	...	4	...	1,17	...	2,47	2,47	50
62	Pegu District Central Co-operative Bank.	1919-20	1,00	3	10	1,13	4,81	...	60	...	5,41	...	6,57	6,57	22
		1920-21	1,15	9	5	1,29	5,66	2,04	80	...	8,50	...	10,14	10,14	20
		1921-22	1,30	21	19	1,70	7,09	2,76	1,66	...	11,51	...	13,47	13,47	1
		1922-23	1,44	30	31	2,05	7,64	1,75	1,67	...	11,06	...	13,25	13,25	10
		1923-24	1,48	38	29	2,15	9,34	1,56	1,68	...	12,58	...	14,89	14,89	23

NO. 14.—CAPITAL, RESERVE, DEPOSITS, LOANS AND CASH OF THE INDIAN CO-OPERATIVE BANKS DURING THE PAST FIVE YEARS—*contd.*

Class B.—Banks having capital and reserve over R1 lakh and less than R5 lakhs—*contd.*

No.	Name of Bank	Year	Capital and Reserve				Deposits and Loans from					Loans due by			Cash in hand and Bank
			Paid-up Share Capital	Reserve Fund under Sec. 33 of Act II of 1912	Other Funds	Total	Non-members and members in individual capacity.	Provincial and Central Banks	Societies	Government	Total received	Member (individual)	Banks and Societies	Total outstanding	
			R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)
55	Burma Railways Co-operative Credit Society.	1920-21	1,34	4	...	1,38	1,33	...	...	...	1,33	2,61	8	2,69	20
		1921-22	2,06	9	...	2,15	64	...	...	...	64	2,94	3	2,97	8
		1922-23	2,70	16	...	2,86	53	...	...	...	53	3,71	...	3,71	3
		1923-24	3,37	19	..	3,56	54	...	...	...	54	4,12	1	4,13	24
56	Nyaunglebin Town Bank.	1919-20	1,08	12	9	1,29	1,50	...	...	...	1,50	2,62	20	2,82	16
		1920-21	1,13	16	9	1,38	1,53	...	...	...	1,53	2,86	11	2,97	13
		1921-22	1,26	24	9	1,59	1,86	31	...	...	2,17	3,54	30	3,84	2
		1922-23	1,33	29	9	1,71	1,47	38	...	...	1,85	3,56	10	3,66	8
		1923-24	1,37	37	9	1,83	1,55	30	...	...	1,85	3,58	...	3,58	19
57	Rangoon Secretariat	1920-21	97	6	...	1,03	...	...	...	...	...	89	26	1,15	2
		1921-22	1,18	6	...	1,24	2	...	...	...	2	1,10	23	1,33	4
		1922-23	1,44	6	...	1,50	...	...	...	...	...	1,41	22	1,63	2
		1923-24	1,62	7	...	1,69	2	...	...	...	2	1,53	...	1,53	15
58	Burma Postal Co-operative Credit Society.	1919-20	1,12	7	...	1,19	...	...	5	...	5	72	66	1,38	...
		1920-21	1,46	10	...	1,56	8	16	...	...	24	1,09	87	1,96	3
		1921-22	1,75	11	...	1,86	...	...	...	...	...	1,26	70	1,96	4
		1922-23	1,80	12	...	1,92	...	...	4	...	4	1,54	38	1,92	...
		1923-24	1,97	13	...	2,10	...	...	13	...	13	1,94	18	2,12	1
59	Pakokku District Central Co-operative Bank.	1923-24	66	35	20	1,21	6,65	1,87	6	...	8,58	...	9,73	9,73	27
60	Sittang Colony Banking Union.	1923-24	1,56	...	...	1,56	...	...	...	...	...	...	1,58	1,58	18
61	Nagpur Central Bank	1919-20	58	7	10	75	7,03	22	22	...	7,47	...	8,07	8,07	3
		1920-21	66	11	14	91	6,90	...	31	...	7,21	...	7,92	7,92	8
		1921-22	68	13	17	98	7,29	...	37	...	7,66	...	7,96	7,96	1
		1922-23	70	17	22	1,09	6,40	...	41	...	6,81	...	6,63	6,63	1
		1923-24	72	20	27	1,19	5,55	11	46	...	6,12	...	5,92	5,92	1
62	Balaghat Central Bank	1919-20	83	28	4	1,15	2,58	70	89	...	4,17	16	4,87	5,03	8
		1920-21	89	39	10	1,38	2,67	62	1,03	11	4,43	6	5,32	5,38	17
		1921-22	89	44	16	1,49	2,62	49	1,12	4	4,27	6	5,30	5,36	4
		1922-23	89	51	19	1,59	3,18	2	1,25	...	4,45	3	5,45	5,48	5
		1923-24	89	52	91	2,32	2,93	...	1,40	2	4,35	1	5,00	5,01	10
63	Sihora Central Bank	1919-20	73	17	8	98	1,17	3,13	85	...	5,15	...	5,16	5,16	13
		1920-21	76	23	12	1,11	1,60	3,14	98	...	5,72	32	5,39	5,71	11
		1921-22	76	23	21	1,20	2,40	1,75	1,16	...	5,31	1	5,20	5,21	27
		1922-23	78	30	29	1,37	5,46	45	1,41	2	5,34	1	5,42	5,43	5
		1923-24	78	35	39	1,52	2,75	71	1,50	3	4,99	...	4,75	4,75	21
64	Hoshangabad Central Bank.	1919-20	63	7	7	77	2,55	...	32	...	2,87	...	3,48	3,48	6
		1920-21	66	10	11	87	2,91	15	41	1	3,48	1	3,99	4,00	15
		1921-22	66	14	17	97	3,24	7	55	3	3,89	1	4,16	4,17	20
		1922-23	70	17	27	1,14	3,49	5	68	...	4,22	2	4,18	4,20	23
		1923-24	70	20	42	1,32	3,36	15	77	...	4,28	6	4,07	4,13	10
65	Betul Central Bank	1919-20	79	12	10	1,01	1,03	1,68	54	...	3,25	1	3,80	3,81	10
		1920-21	83	15	17	1,15	1,45	2,11	65	26	4,47	...	4,75	4,75	27
		1921-22	84	17	25	1,26	1,97	1,36	80	19	4,32	1	4,73	4,74	15
		1922-23	84	19	50	1,53	1,69	1,04	1,02	...	3,75	2	4,16	4,18	8
		1923-24	84	20	50	1,54	1,42	1,19	1,16	...	3,77	3	4,32	4,35	12
66	Nimar Central Bank	1919-20	83	4	4	91	1,01	1,77	26	...	3,04	...	3,58	3,58	28
		1920-21	93	7	6	1,06	1,08	2,48	37	30	4,23	...	4,86	4,86	36
		1921-22	93	7	6	1,06	1,02	2,04	49	1	3,56	...	4,72	4,72	2
		1922-23	94	8	39	1,41	1,25	1,21	66	...	3,12	...	4,06	4,06	7
		1923-24	93	8	55	1,56	1,35	88	77	...	3,00	...	3,82	3,82	6

No. 14.—CAPITAL, RESERVE, DEPOSITS, LOANS AND CASH OF THE INDIAN CO-OPERATIVE BANKS DURING THE PAST FIVE YEARS—*concld.*

Class B.—Banks having capital and reserve over ₹1 lakh and less than ₹5 lakhs—*concld.*

No.	Name of Bank	Year	Capital and Reserve				Deposits and Loans from					Loans due by			
			Paid-up Share Capital	Reserve Fund under Sec. 33 of Act II of 1912	Other Funds	Total	Non-members and members in individual capacity	Provincial and Central Banks	Societies	Government	Total received	Member (individual)	Banks and Societies	Total outstanding	Cash in hand and Bank
			₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
67	Narsinghpur Central Bank.	1919-20	59	7	4	70	1,18	88	29	...	2,35	...	2,81	2,81	10
		1920-21	69	9	6	84	1,26	1,48	36	1	3,11	...	3,58	3,58	8
		1921-22	70	11	10	91	1,62	99	45	..	3,06	...	3,43	3,43	7
		1922-23	70	14	17	1,01	2,36	6	60	...	3,02	...	3,29	3,29	9
		1923-24	70	17	25	1,12	2,56	11	72	...	3,39	...	3,26	3,26	11
68	Chhindwara Central Bank.	1919-20	58	5	7	70	1,29	1,33	23	...	2,85	...	3,47	3,47	4
		1920-21	65	8	9	82	1,89	1,49	33	...	3,71	26	4,17	4,43	2
		1921-22	68	11	17	96	2,32	1,26	44	...	4,02	23	4,56	4,79	8
		1922-23	69	12	35	1,16	2,37	1,11	56	...	4,04	2	4,35	4,37	4
		1923-24	69	12	57	1,38	2,40	78	64	...	3,82	2	4,20	4,22	...
69	Raipur Central Bank	1919-20	1,15	8	8	1,31	3,04	1	35	...	3,40	...	4,52	4,52	16
		1920-21	1,17	14	13	1,44	3,69	...	40	55	4,64	...	4,87	4,87	86
		1921-22	1,17	15	15	1,47	4,13	...	48	...	4,61	...	5,51	5,51	21
		1922-23	1,17	22	18	1,57	3,84	...	58	...	4,42	...	4,81	4,81	17
		1923-24	1,15	23	38	1,76	3,49	5	64	...	4,18	..	4,35	4,35	27
70	Amraoti Central Bank	1919-20	91	6	7	1,04	8,57	75	38	...	9,70	...	10,74	10,74	10
		1920-21	1,03	13	19	1,35	9,13	...	45	6	9,64	...	10,71	10,71	19
		1921-22	1,12	21	36	1,69	12,02	...	70	1	12,73	...	11,00	11,00	48
		1922-23	1,21	31	58	2,10	14,94	...	94	1	15,89	1	13,22	13,23	48
		1923-24	1,26	38	68	2,32	17,17	...	1,30	8	18,55	1	11,62	11,63	58
71	Akola Central Bank	1919-20	86	9	13	1,08	5,64	1,05	79	...	7,48	5	8,26	8,31	5
		1920-21	96	15	24	1,35	8,64	1,10	1,10	...	10,84	11	11,26	11,37	13
		1921-22	1,03	24	45	1,72	11,73	94	1,01	...	13,68	19	9,90	10,09	...
		1922-23	1,06	35	63	2,04	13,50	89	1,34	...	15,73	...	11,46	11,46	...
		1923-24	1,10	45	87	2,42	13,29	65	1,83	...	15,77	...	9,80	9,80	2
72	Khamgaon Central Bank.	1919-20	58	6	6	70	82	3,30	23	...	4,35	...	4,95	4,95	7
		1920-21	62	9	11	82	93	4,11	34	13	5,51	...	5,96	5,96	26
		1921-22	62	13	17	92	1,61	2,58	57	2	4,78	...	5,46	5,46	5
		1922-23	63	17	24	1,04	2,43	1,79	79	...	5,01	...	5,38	5,38	4
		1923-24	63	20	24	1,07	3,01	62	90	...	4,53	4	4,14	4,18	14
73	Drug Central Bank	1919-20	72	7	1	80	46	1,49	32	...	2,27	...	2,53	2,53	42
		1920-21	73	6	1	80	79	1,01	33	14	2,27	...	2,74	2,74	21
		1921-22	73	8	9	90	80	79	44	...	2,03	...	2,45	2,45	9
		1922-23	73	9	9	91	82	52	50	...	1,84	...	2,12	2,12	9
		1923-24	74	10	37	1,21	81	2	64	1	1,48	...	1,95	1,95	11
74	Yeotmal Central Bank.	1919-20	53	4	2	59	2,06	27	21	...	2,54	...	3,00	3,00	10
		1920-21	56	6	1	63	3,20	53	27	...	4,00	...	4,19	4,19	...
		1921-22	57	9	11	77	3,49	3	40	...	3,92	...	4,22	4,22	5
		1922-23	64	14	20	98	4,64	55	49	...	5,68	...	5,76	5,76	5
		1923-24	69	17	24	1,10	5,63	1,05	62	...	7,30	4	5,70	5,74	2
75	Provincial Bank (Central Provinces and Berar).	1919-20 to 1923-24	301 *Vide*	70 under	54 Class A.	425	15,20	21,81	23	...	37,24	...	25,47	25,47	...
76	Ajmer Central Bank	1919-20	1,00	43	17	1,60	8,58	...	6	...	8,64	73	8,75	9,48	1,15
		1920-21	1,00	52	22	1,74	9,36	...	2	...	9,38	71	9,37	10,08	1,18
		1921-22	1,00	60	40	2,00	9,94	...	2	...	9,96	87	9,93	10,80	80
		1922-23	1,00	69	49	2,18	9,33	...	1	...	9,34	57	8,57	9,14	1,03
		1923-24	1,00	80	59	2,39	8,21	...	5	...	8,26	1,36	8,97	10,33	14
77	Beawar Central Bank	1919-20	1,01	16	...	1,17	4,10	...	...	...	4,10	17	4,56	4,73	61
		1920-21	1,01	23	...	1,21	4,75	...	...	...	3,51	19	5,34	5,53	38
		1921-22	1,01	23	...	1,24	4,84	...	...	...	4,84	25	5,19	5,44	63
		1922-23	1,01	26	1	1,28	5,34	...	2	...	5,36	50	6,04	6,54	14
		1923-24	1,01	33	5	1,39	4,87	...	12	...	4,99	47	5,61	6,08	11

No. 15.—STATEMENT OF BANK FAILURES IN INDIA FROM 1914 TO 1923.

No.	—	Number of Companies	Capital			Date of Registration	Date of going into liquidation or final dissolution
			Authorised	Subscribed	Paid-up		
	1923		₹	₹	₹		
	MADRAS						
1	Hindu Bank	...	39,995	805	349	11th April 1911	12th October 1923†
2	Pretoria Victors' Bank	...	2,00,000	6,225	2,835	21st June 1901	20th November 1923†
3	Malabar Bank	...	6,00,000	2,00,160	2,00,160	16th January 1892	19th November 1923§
	Total Madras	3	8,39,995	2,07,190	2,03,344		
	BOMBAY						
4	Poona Mercantile Bank	...	1,50,000	90,300	1,24,397	27th June 1893	26th June 1923
5	Multani Banking Company	...	1,00,00,000	...	...	4th February 1921	17th January 1923*
6	All India Commerce Bank	...	10,00,000	...	...	20th December 1916	Ditto
7	Bank of Commerce ‡	...	25,00,000	70,450	14,206	2nd June 1921	28th June 1923
8	Tata Industrial Bank	...	12,00,00,000	7,50,52,200	2,25,15,660	11th December 1917	8th August 1923
	Total Bombay	5	13,36,50,000	7,52,12,930	2,26,54,263		
	BENGAL.						
9	Federation Bank	...	1,00,000	...	...	31st March 1922	7th August 1923†
10	Calcutta Industrial Bank	...	2,00,00,000	79,53,980	79,52,880	20th September 1919	9th April 1923
11	Alliance Bank of Simla	...	3,00,00,000	88,94,100	88,94,100	14th March 1874	9th May 1923
12	Bhanga Commercial Bank	...	2,00,000	...	...	11th August 1920	24th March 1923
13	Marwari Commercial Bank	...	1,00,00,000	...	...	11th May 1922	9th April 1923
	Total Bengal	5	6,03,00,000	1,68,48,080	1,68,46,980		
	UNITED PROVINCES						
14	National Bank of Upper India	...	10,00,000	2,50,700	2,50,700	2nd March 1909	11th June 1923
15	Bridgmanganj Bank	...	1,00,000	40,380	30,734	23rd February 1911	14th September 1923
16	Bharat Vyopar Bank	...	3,00,000	69,250	21,164	10th December 1912	13th October 1923
17	Bank of Oudh	...	25,00,000	...	...	2nd November 1920	28th November 1923
	Total United Provinces	4	39,00,000	3,60,330	3,02,598		
	PUNJAB						
18	Trust of India	...	90,00,000	65,05,900	65,05,900	1st May 1916	3rd January 1923
19	Standard Bank of India	...	10,00,000	1,02,050	34,240	1st August 1921	1st September 1923
20	Public Bank of Asia	...	1,00,00,000	...	...	7th December 1921	11th December 1923
	Total Punjab	3	2,00,00,000	66,07,950	65,40,140		
	GRAND TOTAL 1923	20	21,86,89,995	9,92,36,480	4,65,47,325		
	1922	15	10,15,55,900	27,25,744	3,29,991		
	1921	7	70,40,000	5,80,965	1,25,329		
	1920	3	10,40,000	7,67,700	7,24,717		
	1919	4	52,50,000	6,47,185	4,02,737		
Totals	1918	7	2,09,49,970	4,85,651	1,46,185		
	1917	9	76,49,980	35,75,742	25,25,914		
	1916	13	2,30,90,000	20,89,877	4,22,901		
	1915	11	56,50,000	7,79,509	4,50,593		
	1914	42	7,09,70,000	2,45,47,566	1,09,01,961		

* Date of final dissolution is 21st July, 1923 † Struck off ‡ Private § Wound up by court

No. 16.—TOTAL AMOUNT OF CHEQUES CLEARED FROM CLEARING HOUSES IN EACH YEAR FROM 1909 TO 1923

	Calcutta	Bombay	Madras	Karachi	Rangoon	Cawnpore	Lahore	Total
	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)
1909	1,97,76	1,43,75	19,48	7,02	(a)	...	...	3,68,01
1910	2,22,38	1,66,52	21,15	7,53	47,65	...	...	4,65,23
1911	2,57,63	1,76,05	20,99	7,50	53,99	...	...	5,16,16
1912	2,88,31	2,05,56	21,37	11,46	60,43	...	...	5,87,13
1913	3,33,02	2,19,30	23,56	12,49	61,98	...	...	6,50,35
1914	2,80,31	1,73,03	21,36	13,14	49,89	...	...	5,37,73
1915	3,22,67	1,66,88	19,22	13,66	40,69	...	...	5,62,12
1916	4,80,17	2,40,51	24,95	15,03	48,53	...	...	8,09,19
1917	4,71,93	3,36,54	22,84	20,27	49,66	...	...	9,01,24
1918	7,44,17	5,33,62	24,56	24,29	69,27	...	...	13,95,91
1919	9,02,49	7,58,32	30,13	22,19	88,37	...	...	18,01,50
1920	15,33,89	13,93,94	77,17	31,88	1,07,79	4,51*	...	31,49,18
1921	9,16,72	8,97,01	39,10	35,79	1,18,75	8,80	5,65†	20,21,82
1922	9,44,26	8,63,76	42,79	32,37	1,23,17	8,24	8,10	20,22,69
1923	8,91,49	7,45,53	53,80	40,48	1,31,33	6,81	6,75	18,76,19

(a) Information not available
* The Clearing House at Cawnpore was opened in July, 1920.
† The Lahore Clearing House was opened in April, 1921.

APPENDIX I

Banks and their Branches and Agencies in the Principal Towns of India

Town	Province	Name of Bank	
A			
Abbottabad	N.-W. Frontier Province	Imperial Bank of India	...
Agra	United Provinces	Benares Bank	...
"	" "	Bhargava Commercial Bank	...
"	" "	Imperial Bank of India	...
Ahmedabad	Bombay	Bank of Baroda	...
"	"	Bank of India	...
"	"	Central Bank of India	...
"	"	Imperial Bank of India	Two branches.
"	"	Industrial Bank of Western India	Head Office and two branches.
Ahmednagar	"	Imperial Bank of India	...
Ajmer	Ajmer-Merwara	Imperial Bank of India	...
Akola	Central Provinces	Imperial Bank of India	...
Akyab	Lower Burma	Imperial Bank of India	...
"	" "	U. Rai Gyaw Thoe & Co.	Head Office.
Allahabad	United Provinces	Ajodhia Bank	Agency.
"	" "	Allahabad Bank	One branch and one sub-agency.
"	" "	Benares Bank	Agency.
"	" "	Imperial Bank of India	...
Alleppey	Travancore, Madras	Imperial Bank of India	...
"	" "	Nedungadi Bank	...
"	" "	Travancore National Bank	...
Almora	United Provinces	Punjab Industrial Bank	...
Ambala	Punjab	Imperial Bank of India	Two branches.
"	"	Punjab National Bank	Two branches.
"	"	Simla Banking and Industrial Company	...
Amraoti	Berar	Imperial Bank of India	...
Amreli	Baroda	Bank of Baroda	...
Amritsar	Punjab	Allahabad Bank	Sub-agency.
"	"	Benares Bank	Agency.
"	"	Central Bank of India	...
"	"	Chartered Bank of India, Australia and China	...
"	"	Frontier Bank	Agency.
"	"	Imperial Bank of India	...
"	"	Lyallpur Bank	Agency.
"	"	National Bank of India	...
"	"	Punjab and Kashmir Bank	...
"	"	Punjab Co-operative Bank	Head Office.
"	"	Punjab National Bank	...
"	"	Punjab and Sind Bank	Head Office.
Anarkali	Punjab	Punjab Co-operative Bank	...
Asansol	Bengal	Central Bank of India	...
B			
Badagara	Madras	Nedungadi Bank	...
Bagalkot	Bombay	Union Bank of Bijapur and Sholapur	...
Bangalore	Mysore	Bangalore Bank	Head Office and one branch.
"	"	Bangalore Union Bank	Head Office.
"	"	Bangalore Mercantile Bank	Head Office.
"	"	Bank of Mysore	Head Office.
"	"	Imperial Bank of India	...
"	"	Mysore Industrial Bank	Head Office and one branch.
Bankipore	Bihar and Orissa	Bank of Behar	Head Office.
"	" "	Benares Bank	Agency.
Bannu	N.-W. Frontier Province	Frontier Bank	...
"	" "	Lyallpur Bank	...
Bareilly	United Provinces	Allahabad Bank	...
"	" "	Benares Bank	Agency.
"	" "	Imperial Bank of India	...
Barisal	Bengal	Barisal Bank	Head Office.
Baroda	Baroda	Bank of Baroda	Head Office.
Bassein	Burma	Imperial Bank of India	...
Basti	United Provinces	Mufassil Bank	...
Belgaum	Bombay	Poona Bank	...
Bellary	Madras	Imperial Bank of India	...
Benares	United Provinces	Ajodhia Bank	Agency.
"	" "	Allahabad Bank	Branch and sub-agency.
"	" "	Bank of Behar	...
"	" "	Imperial Bank of India	...
"	" "	Benares Bank	Head Office.

APPENDIX I—*continued*

Banks and their Branches and Agencies in the Principal Towns of India—continued

Town	Province	Name of Bank	
Berhampore	Madras	Imperial Bank of India	...
Bezwada	,,	Imperial Bank of India	...
Bhagalpore	Bihar and Orissa	Benares Bank	...
Bhavnagar	Bombay	Bank of Baroda	...
Bhera	Punjab	Lyallpur Bank	...
,,	,,	Punjab and Kashmir Bank	...
Bhopal	Central India	Bharat National Bank	...
,,	,, ,,	Imperial Bank of India	...
Bijapur	Bombay	Union Bank of Bijapur and Sholapur	Head Office.
Bogale	Burma	Dawsons Bank	...
Bogra	Bengal	Panchbibi Industrial Bank	Head Office.
Bombay	Bombay	Ajodhia Bank	Agency.
,,	,,	Allahabad Bank	...
,,	,,	American Express Company Incorporated	...
,,	,,	Banco Nacional Ultramarino	...
,,	,,	Bank of Baroda	...
,,	,,	Bank of India	Head Office.
,,	,,	Bank of Nanumal Naraindas & Co.	...
,,	,,	Bank of Taiwan	...
,,	,,	Benares Bank	Agency.
,,	,,	Bombay Merchants' Bank	Head Office
,,	,,	Bank of Morvi	Head Office.
		Central Bank of India	Head Office and four branches.
,,	,,	Chartered Bank of India, Australia, and China	...
,,	,,	Comptoir National d'Escompte de Paris	...
,,	,,	Eastern Bank	...
,,	,,	Frontier Bank	Agency.
,,	,,	Hongkong and Shanghai Banking Corporation	...
,,	,,	Imperial Bank of India	Local Head Office and three branches.
,,	,,	Imperial Bank of Persia	...
,,	,,	Industrial Bank of Western India	...
,,	,,	International Banking Corporation	...
,,	,,	Karachi Bank	...
,,	,,	Lloyds Bank	...
,,	,,	Lyallpur Bank	...
,,	,,	Mercantile Bank of India	...
,,	,,	National Bank of India	...
,,	,,	National Bank of South Africa*	...
,,	,,	Nederlandsche Handel-Maatschappij	...
,,	,,	Nederlandsch Indische Handelsbank	...
,,	,,	P. & O. Banking Corporation	...
,,	,,	Punjab National Bank	...
,,	,,	Shilotri Bank	Head Office.
,,	,,	Sumitomo Bank	...
,,	,,	Union Bank of India (and Reduced)	Head Office and one branch.
,,	,,	Yokohama Specie Bank	...
Broach	,,	Imperial Bank of India	...
Bulandshahr	United Provinces	Imperial Bank of India	...
C			
Calcutta	Bengal	Ajodhia Bank	Agency.
,,	,,	Allahabad Bank	Head Office.
,,	,,	American Express Company Incorporated	...
,,	,,	Bank of Taiwan	...
,,	,,	Benares Bank	Agency.
,,	,,	Bengal National Bank	Head Office.
,,	,,	Bhowanipore Banking Corporation	Head Office.
,,	,,	Central Bank of India	...
,,	,,	Chartered Bank of India, Australia, and China	...
,,	,,	Co-operative Hindusthan Bank	Head Office.
,,	,,	Eastern Bank	...
,,	,,	Frontier Bank	Agency.
,,	,,	Hongkong and Shanghai Banking Corporation	...
,,	,,	Imperial Bank of India	Local Head Office and three branches.
,,	,,	Indian Industrial Bank	Head Office.
,,	,,	International Banking Corporation	...
,,	,,	Karnani Industrial Bank	Head Office.
,,	,,	Lloyds Bank	Two Offices.
,,	,,	Luxmi Industrial Bank	Head Office.
,,	,,	Lyallpur Bank	...
,,	,,	Mercantile Bank of India	...
,,	,,	National Bank of India	...
,,	,,	Nederlandsche Handel-Maatschappij	...
,,	,,	Nederlandsch Indische Handelsbank	...
,,	,,	P. & O. Banking Corporation	...
,,	,,	Punjab National Bank	...

* The branch at Bombay has since been closed.

APPENDIX I—*continued*

Banks and their Branches and Agencies in the Principal Towns of India—continued

Town	Province	Name of Bank	
Calcutta	Bengal	Yokohama Specie Bank	...
Calicut	Madras	Calicut Bank	Head Office
,,	,,	Imperial Bank of India	...
,,	,,	Nedungadi Bank	Head Office and one branch.
Cannanore	,,	Cannanore Bank	Head Office.
,,	,,	Nedungadi Bank	...
Cawnpore	United Provinces	Ajodhia Bank	Agency.
,,	,, ,,	Allahabad Bank	One branch and one Sub-agency.
,,	,, ,,	Benares Bank	Agency.
,,	,, ,,	Central Bank of India	...
,,	,, ,,	Chartered Bank of India, Australia, and China	...
,,	,, ,,	Imperial Bank of India	...
,,	,, ,,	National Bank of India	...
,,	,, ,,	Oudh Commercial Bank	...
,,	,, ,,	Punjab National Bank	...
Chandausi	,, ,,	Allahabad Bank	Sub-agency.
,,	,, ,,	Benares Bank	Agency.
,,	,, ,,	Central Bank of India	...
,,	,, ,,	Imperial Bank of India	Sub-branch.
Chandpur	Bengal	Imperial Bank of India	...
Channapatna	Mysore	Bank of Mysore	...
Chapra	Bihar and Orissa	Bank of Behar	...
Chickmugalur	Mysore	Bank of Mysore	...
Chiniot	Punjab	Lyallpur Bank	...
Chittagong	Bengal	Imperial Bank of India	...
,,	,,	National Bank of India	...
Chowghat	Madras	Nedungadi Bank	...
Cocanada	,,	Imperial Bank of India	...
Cochin	,,	Calicut Bank	...
,,	,,	Imperial Bank of India	...
,,	,,	Indian Bank	...
,,	,,	National Bank of India	...
,,	,,	Nedungadi Bank	...
Coimbatore	,,	Coimbatore Union Bank	Head Office.
,,	,,	Coimbatore Town Bank	Head Office.
,,	,,	Imperial Bank of India	...
Conjeeveram	,,	Imperial Bank of India	...
Coondapoor	,,	Canara Banking Corporation	...
Cooch Behar	Bengal	Cooch Behar Bank	Head Office.
Cuddalore	Madras	Imperial Bank of India	...
Cuddapah	,,	Imperial Bank of India	...
Cuttack	Bihar and Orissa	Imperial Bank of India	...
D			
Dabhoi	Baroda	Bank of Baroda	...
Dacca	Bengal	Imperial Bank of India	...
Dalhousie	Punjab	Imperial Bank of India	...
Daltongunj	Bihar and Orissa	Chota Nagpur Banking Association	...
Darbhanga	,, ,,	Darbhanga Bank	Head Office.
Darjeeling	Bengal	Imperial Bank of India	...
Davangere	Mysore	Bank of Mysore	...
Dedaye	Burma	Dawson's Bank	...
Dehra Dun	United Provinces	Allahabad Bank	...
,,	,, ,,	Imperial Bank of India	...
Dera Ghazi Khan	N.-W. Frontier Province	Frontier Bank	...
Dera Ismail Khan	,, ,, ,,	Frontier Bank	Head Office and one branch.
,, ,,	,, ,, ,,	Lyallpur Bank	...
,, ,,	,, ,, ,,	Punjab National Bank	...
Delhi	Delhi	Allahabad Bank	...
,,	,,	Bank of Northern India	...
,,	,,	Benares Bank	Agency.
,,	,,	Bharat National Bank	Head Office.
,,	,,	Central Bank of India	...
,,	,,	Chartered Bank of India, Australia, and China	...
,,	,,	Frontier Bank	...
,,	,,	Imperial Bank of India	...
,,	,,	Lloyds Bank	Agency.
,,	,,	Lyallpur Bank	...
,,	,,	Mercantile Bank of India	...
,,	,,	National Bank of India	...
,,	,,	Punjab National Bank	...
Dhanbad	Bihar and Orissa	Chota Nagpur Banking Association	...
,,	,,	Imperial Bank of India	...
Dharwar	Bombay	Dharwar Bank	Head Office.
Dhulia	,,	Imperial Bank of India	...
Dibrugarh	Assam	Imperial Bank of India	...

APPENDIX I—*continued*

Banks and their Branches and Agencies in the Principal Towns of India—continued

Town	Province	Name of Bank	
E			
Ernakulam	Madras	Nedungadi Bank	...
Erode	,,	Erode Bank	Head Office.
,,	,,	Imperial Bank of India	...
Etawah	United Provinces	Allahabad Bank	Sub-agency.
,,	,,	Imperial Bank of India	,,,
F			
Farrukhabad	United Provinces	Imperial Bank of India	...
Fazilka	Punjab	Bank of Nanumal Naraindas & Co.	...
Ferozepore	,,	Punjab National Bank	...
,,	,,	Imperial Bank of India	...
Fyzabad	United Provinces	Ajodhia Bank	Head Office.
,,	,, ,,	Allahabad Bank	...
,,	,, ,,	Benares Bank	...
,,	,, ,,	Imperial Bank of India	...
,,	,, ,,	Oudh Commercial Bank	Head Office.
G			
Gaya	Bihar and Orissa	Bank of Behar	...
Girgaum	Bombay	Shilotri Bank	...
Giridih	Bihar and Orissa	Chota Nagpur Banking Association	...
Godhra	Bombay	Imperial Bank of India	...
Gojra	Punjab	Punjab National Bank	...
Gorakhpur	United Provinces	Allahabad Bank	,,
,,	,, ,,	Benares Bank	Agency.
,,	,, ,,	Imperial Bank of India	...
,,	,, ,,	Mufassil Bank	Head Office.
Gujarkhan	Punjab	Punjab and Kashmir Bank	...
Gujranwala	,,	Imperial Bank of India	...
,,	,,	Punjab Industrial Bank	...
,,	,,	Punjab National Bank	...
,,	,,	Punjab and Sind Bank	...
Gujrat	,,	Lyallpur Bank	...
,,	,,	Punjab Industrial Bank	...
Gulmarg	Kashmir	Imperial Bank of India	Sub-Agency.
,,	,,	Lloyds Bank	...
Guntur	Madras	Imperial Bank of India	...
,,	,,	Raikut Industrial Bank	...
Gwalior	Gwalior State	Imperial Bank of India	...
H			
Hafizabad	Punjab	Punjab National Bank	...
Hapur	United Provinces	Allahabad Bank	Sub-Agency.
,,	,, ,,	Byopar Sahayak Bank	...
,,	,, ,,	Central Bank of India	...
,,	,, ,,	Imperial Bank of India	...
,,	,, ,,	Punjab National Bank	...
Hathras	,, ,,	Allahabad Bank	Sub-Agency.
,,	,, ,,	Benares Bank	Agency.
,,	,, ,,	Imperial Bank of India	...
Hazaribagh	Bihar and Orissa	Chota Nagpur Banking Association	Head Office.
Hoshiarpur	Punjab	Bari Doab Bank	...
,,	,,	Punjab Industrial Bank	...
,,	,,	Punjab National Bank	...
,,	,,	Simla Banking and Industrial Company	...
Howrah	Bengal	Mercantile Bank of India	...
Hubli	Bombay	Imperial Bank of India	...
,,	,,	Dharwar Bank	...
,,	,,	Poona Bank	...
Hyderabad (Deccan)	Hyderabad	Central Bank of India	...
,,	,,	Imperial Bank of India	...
Hyderabad (Sind)	Sind	Imperial Bank of India	...
,,	,,	Karachi Bank	...
,,	,,	Punjab National Bank	...
I			
Indore	Central India	Imperial Bank of India	...

APPENDIX I—*continued*

Banks and their Branches and Agencies in the Principal Towns of India—continued

Town	Province	Name of Bank	
J			
Jaipur	Rajputana	Imperial Bank of India	...
Jalgaon	Bombay	Imperial Bank of India	...
Jalpaiguri	Bengal	Bengal Duars Bank	Head Office.
"	"	Imperial Bank of India	...
"	"	Jalpaiguri Banking and Trading Corporation	Head Office.
"	"	Planter's Bank	Head Office.
"	"	Raikut Industrial Bank	Head Office.
Jammu	Kashmir	Punjab Industrial Bank	...
"	"	Punjab National Bank	...
Jamshedpur	Bihar and Orissa	Imperial Bank of India	...
Jessore	Bengal	Jessore United Bank	Head Office.
Jhang	Punjab	Lyallpur Bank	...
Jhansi	United Provinces	Allahabad Bank	...
"	"	Benares Bank	Agency.
Jharia	Bihar and Orissa	Central Bank of India	...
"	" "	Imperial Bank of India	Sub-Agency.
Jaranwala	Punjab	Punjab Industrial Bank	...
Jhelum	"	Punjab National Bank	...
"	"	Punjab and Kashmir Bank	...
Jubbulpore	Central Provinces	Allahabad Bank	...
"	"	Benares Bank	Agency.
"	"	Bhargava Commercial Bank	Head Office.
"	"	Imperial Bank of India	...
Jullundur	Punjab	Imperial Bank of India	...
"	"	Punjab National Bank	...
"	"	Punjab Co-operative Bank	...
K			
Kalyan	Bombay	Poona Bank	...
Kamakalu	Burma	Dawson's Bank	...
Karachi	Sind	Bank of Nanumal Naraindas & Co.	...
"	"	Central Bank of India	...
"	"	Chartered Bank of India, Australia, and China	...
"	"	Eastern Bank	...
"	"	Frontier Bank	Agency.
"	"	Imperial Bank of India	...
"	"	Karachi Bank	Head Office.
"	"	Lloyds Bank	...
"	"	Lyallpur Bank	...
"	"	Mercantile Bank of India	...
"	"	National Bank of India	...
"	"	P. & O. Banking Corporation	...
"	"	Punjab National Bank	...
Kasauli	Punjab	Imperial Bank of India	...
Karur	Madras	Karur Vysya Bank	Head Office.
Kasur	Punjab	Central Bank of India	...
"	"	Punjab National Bank	...
Khandwa	Central Provinces	Imperial Bank of India	...
Kishorgunj	Bengal	East Bengal Rural Bank	Head Office.
Kohat	North-West Frontier Province.	Frontier Bank	...
Kolhapur	Bombay	Poona Bank	...
Kottayam	Travancore, Madras	Travancore National Bank	...
"	" "	Travancore Commercial Bank	Head Office.
Kumbakonam	Madras	Imperial Bank of India	...
"	"	Kumbakonam Bank	Head Office.
"	"	Union Bank	Head Office.
Kyaiklat	Burma	Dawsons Bank	...
L			
Lahore	Punjab	Ajodhia Bank	Agency.
"	"	Allahabad Bank	...
"	"	Bank of Northern India	...
"	"	Bari Doab Bank	Head Office.
"	"	Benares Bank	Agency.
"	"	Central Bank of India	...
"	"	Frontier Bank	...
"	"	Imperial Bank of India	...

APPENDIX I—*continued*

Banks and their Branches and Agencies in the Principal Towns of India—continued

Town	Province	Name of Bank	
Lahore	Punjab	Jain Bank of India	Head Office.
,,	,,	Lyallpur Bank	...
,,	,,	Muslim Bank of India	Head Office.
,,	,,	National Bank of India	...
,,	,,	Punjab and Kashmir Bank	...
,,	,,	Punjab Co-operative Bank	Two branches.
,,	,,	Punjab Industrial Bank	Head Office.
,,	,,	Punjab National Bank	Head Office and one branch.
,,	,,	Punjab and Sind Bank	...
,,	,,	Simla Banking and Industrial Company	...
Larkana	Sind	Imperial Bank of India	...
,,	,,	Karachi Bank	...
Lucknow	United Provinces	Ajodhia Bank	Agency.
,,	,, ,,	Allahabad Bank	One branch and two Sub-agencies.
,,	,, ,,	Benares Bank	Agency.
,,	,, ,,	Central Bank of India	...
,,	,, ,,	Imperial Bank of India	...
,,	,, ,,	Rupee Bank and Trades,	Head Office.
Ludhiana	Punjab	Imperial Bank of India	...
,,	,,	Punjab National Bank	...
,,	,,	Simla Banking and Industrial Company	...
Lyallpur	,,	Allahabad Bank	Sub-Agency.
,,	,,	Central Bank of India	...
,,	,,	Colony Bank	Head Office.
,,	,,	Imperial Bank of India	...
,,	,,	Lyallpur Bank	Head Office.
,,	,,	Punjab National Bank	...
,,	,,	Punjab and Sind Bank	...
,,	,,	Punjab Zimindar's Bank	Head Office.

M

Madaripur	Bengal	Madaripur Commercial Bank	Head Office.
Madras	Madras	Benares Bank	Agency.
,,	,,	Central Bank of India	...
,,	,,	Chartered Bank of India, Australia, and China	...
,,	,,	Eastern Bank	...
,,	,,	Imperial Bank of India	Local Head Office and one branch.
,,	,,	Indian Bank	Head Office and three branches.
,,	,,	Mercantile Bank of India	...
,,	,,	National Bank of India	...
,,	,,	P. & O. Banking Corporation	...
,,	,,	Raikut Industrial Bank	...
Madura	,,	Imperial Bank of India	...
,,	,,	Indian Bank	...
Mandalay	Upper Burma	Imperial Bank of India	One branch and one sub-branch.
,,	,, ,,	National Bank of India	...
Mangalore	Madras	Imperial Bank of India	...
,,	,,	Canara Bank	Head Office.
,,	,,	Nedungadi Bank	...
Margao	Goa	Banco Nacional Ultramarino	...
Maubin	Burma	Dawsons Bank	...
Masulipatam	Madras	Imperial Bank of India	...
Maymyo	Burma	Bank of Upper Burma	Head Office and one branch.
Meerut	United Provinces	Allahabad Bank	...
,,	,, ,,	Benares Bank	Agency.
,,	,, ,,	Byopar Sahayak Bank	Head Office.
,,	,, ,,	Imperial Bank of India	One branch and one sub-branch.
,,	,, ,,	Meerut Bank	Head Office
Mehsana	Baroda	Bank of Baroda	...
Mianwali	Punjab	Lyallpur Bank	...
Montgomery	,,	Punjab National Bank	...
,,	,,	Imperial Bank of India	...
Moradabad	United Provinces	Allahabad Bank	Sub-agency.
,,	,, ,,	Benares Bank	Agency.
,,	,, ,,	Imperial Bank of India	...
Mormugao	Goa	Banco Nacional Ultramarino	...
Motihari	Bihar and Orissa	Bank of Behar	...
Moulmein	Lower Burma	Imperial Bank of India	...
Moulmeingyun	Burma	Dawsons Bank	...
Mullasherry	Madras	Calicut Bank	...

APPENDIX I—*continued*

Banks and their Branches and Agencies in the Principal Towns of India—continued

Town	Province	Name of Bank	
Multan	Punjab	Frontier Bank	Agency.
,,	,,	Imperial Bank of India	...
,,	,,	Punjab National Bank	...
,,	,,	Punjab Industrial Bank	...
Murree	,,	Bank of Northern India	Sub-office.
,,	,,	Imperial Bank of India	...
,,	,,	Lloyds Bank	...
Mussooree	United Provinces	Allahabad Bank	...
,,	,, ,,	Benares Bank	...
,,	,, ,,	Imperial Bank of India	...
Muttra	,, ,,	Allahabad Bank	Sub-agency.
,,	,, ,,	Imperial Bank of India	...
Muzaffargarh	Punjab	Lyallpur Bank	...
Muzaffurpur	Bihar and Orissa	Benares Bank	...
,,	,, ,,	Imperial Bank of India	...
Myingyan	Burma	Imperial Bank of India	...
Mymensingh	Bengal	Imperial Bank of India	...
Mysore	Mysore	Bank of Mysore	...
N			
Nadiad	Bombay	Imperial Bank of India	...
Nagpur	Central Provinces	Allahabad Bank	...
,,	,, ,,	Imperial Bank of India	...
Naini Tal	United Provinces	Allahabad Bank	...
,,	,, ,,	Benares Bank	Agency.
,,	,, ,,	Imperial Bank of India	...
Nandyal	Madras	Imperial Bank of India	...
Naogaon	Bengal	Naogaon Town Bank	Head Office.
Naraingunge	,,	Imperial Bank of India	Sub-branch.
Nasik	Bombay	Imperial Bank of India	...
Navsari	Baroda	Bank of Baroda	...
Negapatam	Madras	Imperial Bank of India	...
Nellore	,,	Imperial Bank of India	...
Nova Goa	Goa	Banco Nacional Ultramarino	...
Nowshera	N.-W. Frontier Province	Imperial Bank of India	...
O			
Okara	Punjab	Punjab National Bank	...
Ootacamund	Madras	Imperial Bank of India	...
Ottapalam	,,	Nedungadi Bank	...
Ooregaum	Mysore	Bank of Mysore	...
P			
Palghat	Madras	Calicut Bank	...
,,	,, ,,	Nedungadi Bank	...
Pallipuram (Malabar)	,,	Namboodiri Bank	Head Office.
Parbhani	Hyderabad	Imperial Bank of India	Sub-agency.
Patan	Baroda	Bank of Baroda	...
Patiala	Punjab	Bharat National Bank	...
,,	,,	Punjab National Bank	...
Patna	Bihar and Orissa	Allahabad Bank	...
,,	,, ,,	Benares Bank	Agency.
,,	,, ,,	Imperial Bank of India	...
Pattambi	Madras	Namboodiri Bank	...
Peelamedu	,,	Peelamedu Radha Krishna Bank	Head Office.
Peshawar	N.-W. Frontier Province	Frontier Bank	Agency.
,,	,, ,, ,,	Imperial Bank of India	One branch and one sub-agency.
,,	,, ,, ,,	Punjab National Bank	Two branches.
Petlad	Baroda	Bank of Baroda	...
Ponnani	Madras	Nedungadi Bank	...
Poona	Bombay	Imperial Bank of India	One branch and a sub-agency.
,,	,,	Poona Bank	Head Office.
,,	,,	Shilotri Bank	...
Purulia	Bihar and Orissa	Chota Nagpur Banking Association	...
Pyapon	Burma	Dawsons Bank	Head Office.
Q			
Quetta	Baluchistan	Imperial Bank of India	...
,,	,,	Punjab National Bank	...

APPENDIX I—*continued*

Banks and their Branches and Agencies in the Principal Towns of India—continued

Town	Province	Name of Bank	
R			
Rae Bareli	United Provinces	Allahabad Bank	Sub-agency.
,,	,, ,,	Benares Bank	Agency.
Raipur	Central Provinces	Allahabad Bank	Sub-agency.
Rajamundry	Madras	Imperial Bank of India	...
Rajkot	Bombay	Imperial Bank of India	...
Rajshahi	Bengal	Rajshahi Banking and Trading Corporation	Head Office.
Ranchi	Bihar and Orissa	Chota Nagpur Banking Association	...
Rangoon	Burma	Allahabad Bank	...
,,	,,	Central Bank of India	...
,,	,,	Chartered Bank of India, Australia and China	...
,,	,,	Chinese Merited Banking Company	Head Office.
,,	,,	Dawsons Bank	...
,,	,,	Hongkong and Shanghai Banking Corporation.	...
,,	,,	Imperial Bank of India	...
,,	,,	International Banking Corporation	...
,,	,,	Lloyds Bank	...
,,	,,	Mercantile Bank of India	...
,,	,,	National Bank of India	...
,,	,,	Nederlandsche Handel-Maatschappij	...
,,	,,	Yokohama Specie Bank	...
,,	,,	Northern Bengal Industrial Bank	Head Office.
Rangpur	Bengal	Imperial Bank of India	...
,,	,,	Rangpur Bank	Head Office.
,,	,,	Bank of Northern India	Head Office and one sub-office.
Rawalpindi	Punjab	Frontier Bank	Agency.
,,	,,	Imperial Bank of India	One branch and one sub-branch.
,,	,,	Lloyds Bank	...
,,	,,	Lyallpur Bank	...
,,	,,	Punjab Co-operative Bank	...
,,	,,	Punjab National Bank	...
,,	,,	Punjab and Sind Bank	Two branches.
,,	,,	Punjab and Kashmir Bank	Head Office.
,,	,,		
S			
Saharanpur	United Provinces	Benares Bank	...
,,	,,	Imperial Bank of India	...
Saidpur	Bengal	Saidpur Commercial Bank	Head Office.
Salem	Madras	Imperial Bank of India	...
Sargodha	Punjab	Imperial Bank of India	...
,,	,,	Punjab National Bank	...
,,	,,	Union Banking and Commercial Association	Head Office.
Sasaram	Bihar and Orissa	Bank of Behar	...
Secunderabad	Hyderabad	Imperial Bank of India	Sub-agency.
Serajgunge	Bengal	Imperial Bank of India	...
Shahjahanpur	United Provinces	Allahabad Bank	Sub-agency.
Shillong	Assam	Assam Industrial Bank	Head Office.
Shimoga	Mysore	Bank of Mysore	...
Sholapur	Bombay	Imperial Bank of India	...
Sialkot	Punjab	Bharat National Bank	...
,,	,,	Imperial Bank of India	...
,,	,,	Punjab National Bank	...
Simla	,,	Imperial Bank of India	...
,,	,,	Benares Bank	Agency.
,,	,,	Lloyds Bank	...
,,	,,	Mercantile Bank of India	...
,,	,,	Simla Banking and Industrial Company	Head Office.
Sitapur	United Provinces	Allahabad Bank	Sub-Agency.
Srinagar	Kashmir	Bharat National Bank	...
,,	,,	Imperial Bank of India	...
,,	,,	Lloyds Bank	...
,,	,,	Punjab Industrial Bank	...
,,	,,	Punjab National Bank	...
,,	,,	Punjab and Kashmir Bank	...
Sukkur	Sind	Imperial Bank of India	...
,,	,,	Bank of Nanumal Naraindas & Co.	Head Office.
Surat	Bombay	Bank of Baroda	...
,,	,,	Imperial Bank of India	...
,,	,,	Surat Industrial Bank	Head Office.

APPENDIX I—*concluded.*

Banks and their Branches and Agencies in the Principal Towns of India—concluded.

Town.	Province.	Name of Bank.	
T			
Tanjore	Madras	Merchants' Bank	Head Office.
Tank	N.-W. Frontier Province	Frontier Bank	...
Tavoy	Lower Burma	Chartered Bank of India, Australia, and China	...
Tellicherry	Madras	Imperial Bank of India	...
,,	,,	Calicut Bank	...
,,	,,	Nedungadi Bank	...
,,	,,	Tellicherry Bank	Head Office.
Tenkasi	,,	Sengunthar Bank	Head Office.
Tinnevelly	,,	Imperial Bank of India	...
,,	,,	South India Bank	Head Office.
,,	,,	Tinnevelly Bank	Head Office.
Tiptur	,,	Bank of Mysore	...
Tirur	,,	Nedungadi Bank	...
Tiruvalla	Travancore, Madras	Travancore National Bank	Head Office.
Trichinopoly	Madras	Imperial Bank of India	...
,,	,,	Trichinopoly Hindu Savings Bank	Head Office.
Trichur	,,	Nedungadi Bank	...
Trivandrum	Travancore, Madras	Imperial Bank of India	...
,,	,,	Nedungadi Bank	...
,,	,,	Travancore National Bank	...
Tumkur	Mysore	Bank of Mysore	...
Tuticorin	Madras	Imperial Bank of India	...
,,	,,	Nadar Bank	Head Office.
,,	,,	National Bank of India	...
,,	,,	South India Bank	...
U			
Udipi	Madras	Pangal Nayak Bank	Head Office.
,,	,,	Canara Banking Corporation	Head Office.
Ujjain	Gwalior State	Imperial Bank of India	...
V			
Vellore	Madras	Imperial Bank of India	...
,,	,,	Vellore Commercial Bank	Head Office.
,,	,,	Vellore Mercantile Bank	Head Office.
Viramgaum	Bombay	Imperial Bank of India	...
Vizagapatam	,,	Imperial Bank of India	...
Vizianagram	,,	Imperial Bank of India	...
W			
Wakema	Burma	Dawsons Bank	...
Wazirabad	Punjab	Bharat National Bank	...
,,	,,	Punjab and Kashmir Bank	...
Woriur	Madras	Woriur Commercial Bank	Head Office.
Y			
Yeotmal	Berar	Imperial Bank of India	...

APPENDIX II.

Names of London Offices, Agents or Correspondents of certain Banks and Firms (doing banking business) in India.

Name of Bank	London Office, Agent or Correspondent	Address
Imperial Bank of India	London Office	5, Whittington Avenue, E. C. 3.
Other Banks and kindred Firms.		
Allahabad Bank	National Provincial Bank	15, Bishopsgate, E. C. 2.
	P. & O. Banking Corporation	122, Leadenhall Street, E. C. 3.
Bank of Morvi	National Provincial Bank	15, Bishopsgate, E. C. 2.
Central Bank of India	Lloyds Bank	71, Lombard Street, E. C. 3.
Grindlay & Co.	London Office	54, Parliament Street, S. W. 1.
Karnani Industrial Bank	Barclay's Bank	168, Fenchurch Street.
King's Branch (Calcutta)	Lloyds Bank	71, Lombard Street, E. C. 3.
,, (Bombay)		
Punjab National Bank	Midland Bank	5, Threadneedle Street, E. C. 2.
Simla Banking and Industrial Co.	Ditto	,, ,,
Thomas Cook & Son	London Office	Ludgate Circus, E. C. 4.
Union Bank of India	Westminster Bank	Bartholomew Lane, E. C. 2.
Exchange Banks.		
American Express Co. Incorporated	London Office	62*a*, Lombard Street, E. C. 3.
Banco Nacional Ultramarino	Ditto	9, Bishopsgate, E. C. 2.
Bank of Taiwan	Ditto	Gresham House, 25, Old Broad Street, E. C. 2.
Chartered Bank of India, Australia and China.	Ditto	38, Bishopsgate, E. C. 2.
Comptoir National d'Escompte de Paris.	Ditto	8-13, King William Street, E. C. 4.
Eastern Bank	Ditto	4, Crosby Sq., E. C. 3.
Hongkong and Shanghai Banking Corporation.	Ditto	9, Gracechurch Street, E. C. 3.
Imperial Bank of Persia	Ditto	33-36, King William Street, E. C. 4.
International Banking Corporation	Ditto	36, Bishopsgate, E. C. 2.
Lloyds Bank	Ditto	71, Lombard Street, E. C. 3.
,, ,, (Cox's Branch)	Ditto	,, ,,
Mercantile Bank of India	Ditto	15, Gracechurch Street, E. C. 3.
National Bank of India	Ditto	26, Bishopsgate, E. C. 2.
National Bank of South Africa	London Offices	Circus Place, London Wall, E. C. 2. 111, St. Martin's Lane, Trafalgar Square, W. C. 2. (West End Branch).
Nederlandsche Handel-Maatschappij	National Provincial Bank	15, Bishopsgate, E. C. 2.
Nederlandsche Indische Handelsbank	London Representative	27, Old Broad Street, E. C. 2.
P. & O. Banking Corporation	London Office	122, Leadenhall Street, E. C. 3.
Sumitomo Bank	Ditto	67, Bishopsgate, E. C. 2.
Yokohama Specie Bank	Ditto	7, Bishopsgate, E. C. 2.

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Betul Central Bank	22
Bharat National Bank, Delhi	14
Bhargava Commercial Bank	14
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Byopar Sahoyak Bank	14
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Canara Bank	12, 14
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Dacca Central Co-operative Bank	20
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Exchange Banks	1, 5, 6, 10, 11
Imperial Bank of India	1, 5, 6, 9
Indian Co-operative Banks	3, 7, 17—23
Indian Joint-Stock Banks	2, 6, 12—16
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Exchange Banks	10, 11
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Drug Central Bank	23
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Eastern Bengal Railway Employees Co-operative Credit Society	20
East India Railway Employees Credit Society	20
East Khandesh Central Co-operative Bank	19
Erode Bank	15
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ELEVENTH ISSUE

DEPARTMENT OF COMMERCIAL INTELLIGENCE AND STATISTICS, INDIA

STATISTICAL TABLES

RELATING TO

BANKS IN INDIA

LIBRARY OF THE BOMBAY BRANCH OF THE ASIATIC SOCIETY

1924

Published by order of the Governor-General in Council

CALCUTTA: GOVERNMENT OF INDIA
CENTRAL PUBLICATION BRANCH
1926

No. 1999]

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Prefatory Note

The following short note explains some of the more important statistics in the appended tables. An account of the monetary position in India will be found in the Annual Report of the Controller of the Currency for the year 1924-25.

2. The banks dealt with in these tables are classified into (1) the Imperial Bank of India,* in which the old Presidency Banks of Bengal, Bombay, and Madras were merged in January, 1921, (2) the Exchange Banks whose head offices are located outside India, (3) the Indian Joint-Stock Banks, registered under the Indian Companies Act, whose head offices are located in India, and (4) the Indian Co-operative Banks, registered under the Co-operative Societies Act, II of 1912.

3. Presidency Banks and the Imperial Bank of India (tables 1, 7, 8, 9, 10 and 11).—An examination of the statements of accounts of the Presidency Banks and the Imperial Bank of India reveals the fact that while Government or public deposits decreased in 1924, private deposits increased. Cash balances practically remained at the same level as in the preceding year. The table below summarises the capital, reserves, deposits, and cash balances of the three Presidency Banks regarded as one bank up to the year 1920 and of the Imperial Bank of India from 1921 :—

31st December	Capital	Reserve and Rest	Government or public Deposits	Private Deposits	Proportion per cent of Government deposits (column 3) to		Cash balances
					Total capital and deposits (columns 1 to 4)	Private deposits (column 4)	
	1	2	3	4	5	6	7
	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	per cent	per cent	₹(1,000)
1913 (pre-war year)	3,75,00	3,73,07	5,88,66	36,48,50	11·8	16·1	15,87,75
1914	3,75,00	3,89,17	5,61,52	40,04,08	10·5	14·0	20,83,92
1915	3,75,00	3,72,50	4,88,67	38,61,19	9·6	12·7	14,65,24
1916	3,75,00	3,60,99	5,20,58	44,70,87	9·1	11·6	17,27,25
1917	3,75,00	3,67,52	7,71,28	67,71,74	9·3	11·4	33,77,31
1918	3,75,00	3,44,58	8,64,28	50,97,75	12·8	16·9	17,07,62
1919	3,75,00	3,57,81	7,72,24	68,21,37	9·3	11·3	23,62,93
1920	3,75,00	3,77,79	9,02,63	78,01,90	9·5	11·6	26,03,34
1921*	5,62,24	4,14,54	6,80,01	65,77,99	8·3	10·3	13,60,23
1922	5,62,50	4,33,07	14,15,73	57,00,57	17·4	24·8	15,07,47
1923	5,62,50	4,55,21	8,56,94	74,19,51	9·2	11·5	15,01,34
1924	5,62,50	4,80,08	7,50,26	76,71,22	7·9	9·9	15,60,26

4. Exchange Banks (tables 2 and 12).—The aggregate paid-up capital and reserves of the eighteen Exchange Banks doing business in India in 1924 amounted to over £130 millions, while their deposits and cash balances in India only were respectively £71 millions and £16 millions. The position from the pre-war year 1913 to 1924 was as follows :—

—	Number of Banks‡	Capital, reserve and rest	Deposits in India †	Cash balances in India †
		£(1,000)	£(1,000)	£(1,000)
1913 (pre-war year)	12	37,825	31,035	5,882
1914	11	36,972	30,148	8,394
1915	11	36,793	33,546	7,601
1916	10	37,931	38,039	10,140
1917	9	32,682	53,375	33,744
1918	10	39,449	61,856	15,175
1919	11	53,070	74,359	29,983
1920	15	90,217	74,807	25,175
1921	17	111,632	75,196	23,567
1922	18	112,221	73,384	16,176
1923	18	140,103	68,443	14,479
1924	18	130,464	70,635	16,367

* The three Presidency Banks of Bengal, Bombay, and Madras were amalgamated and formed into the Imperial Bank of India with effect from 27th January, 1921, under the Imperial Bank of India Act, XLVII of 1920.

† Deposits and cash balances in India converted into sterling at the rate of ₹10=£1.

‡ See foot notes *a* to *i* under Table No. 2.

In table 2 the returns of Exchange Banks for 1924 have been classified into two groups, namely, (A) banks doing a considerable portion of their business in India, and (B) banks which are agencies of large banking corporations doing a major portion of their business abroad.

5. Indian Joint-Stock Banks (tables 3 and 13).—The tables in this volume deal with 69 banks, having a minimum paid-up capital and reserve of one lakh of rupees, from which returns have been received. These banks have over 500 branches scattered throughout India. The banks are sub-divided into two classes, namely, (A) those with a paid-up capital and reserve of ₹5 lakhs and over, and (B) smaller banks with a paid-up capital and reserve between one lakh and less than ₹5 lakhs. The aggregate paid-up capital and reserves of these 69 banks in 1924 amounted to ₹11,78 lakhs, the deposits to ₹55,17 lakhs, and cash balances to ₹11,64 lakhs, as stated below :—

—	Class A				Class B			
	Number of banks	Capital and reserves	Deposits	Cash balances	Number of banks	Capital and reserves	Deposits	Cash balances
		₹ (lakhs)	₹ (lakhs)	₹ (lakhs)		₹ (lakhs)	₹ (lakhs)	₹ (lakhs)
1913 (pre-war year)	18	3,64	22,59	4,00	23	50	1,51	25
1914 . . .	17	3,93	17,11	3,53	25	55	1,26	28
1915 . . .	20	4,38	17,37	3,99	25	55	91	20
1916 . . .	20	4,61	24,71	6,03	28	63	1,01	17
1917 . . .	18	4,67	31,17	7,65	25	54	99	20
1918 . . .	19	6,02	40,59	9,49	28	63	1,55	37
1919 . . .	18	7,63	58,99	12,17	29	75	2,28	54
1920 . . .	25	10,92	71,15	16,31	33	82	2,33	42
1921 . . .	27	12,40	76,90	15,66	38	1,00	3,26	44
1922 . . .	27	10,64	61,64	12,04	41	1,11	3,38	56
1923 . . .	26	9,73	44,43	7,37	43	1,11	3,26	61
1924 . . .	29	10,71	52,50	11,30	40	1,07	2,67	34

6. Total Deposits (table 4).—The extent to which bank deposits have increased in the last decade is shown in table 4. This table is based on the figures given in the preceding three tables. It would appear from these statistics that the total deposits in all the three classes of Banks in India increased from ₹96 crores in 1915 to ₹2,10 crores in 1924. The respective shares in the total deposits in 1924 were : Imperial Bank of India 40 per cent, Exchange Banks 34 per cent, and Indian Joint-Stock Banks 26 per cent. [In the case of Exchange Banks the figures refer to their deposits in India only.]

7. Proportion of Cash to Deposits (table 5).—Cash balances at the end of 1924 were 18 per cent of the liabilities on deposits in the case of the Imperial Bank of India, 20 per cent in the case of Exchange Banks doing a considerable portion of their business in India, and 31 per cent in the case of those banks doing a major portion of their business abroad. The percentage for Indian Joint-Stock Banks was 21 in the case of those having capital and reserve of ₹5,00,000 and over, and 20 in the case of those with smaller capital.

8. Indian Co-operative Banks (tables 6 and 14).—Statistics in these tables relate to all Provincial and Central Co-operative Banks and registered non-agricultural (urban) Co-operative Credit Societies with limited liability and a capital and reserve amounting to at least one lakh of rupees. These banks are sub-divided, as in the case of the Indian Joint-Stock Banks, into two classes, namely (A) ₹5 lakhs and over and (B) one lakh and below ₹5 lakhs.

The following figures show the progress of co-operative banking :—

	Class A			Class B		
	Number	Capital and reserve	Deposits and loans received.	Number	Capital and reserve.	Deposits and loans received
		₹(1,000)	₹(1,000)		₹(1,000)	₹(1,000)
1915-16 . . .	2	8,36	19,46	18	22,46	1,14,71
1916-17 . . .	2	11,11	25,03	21	27,75	1,49,45
1917-18 . . .	3	18,32	52,79	24	30,49	1,52,34
1918-19 . . .	4	24,67	1,35,44	29	40,60	1,57,37
1919-20 . . .	2	14,42	96,34	29	64,08	2,63,79
1920-21 . . .	5	36,56	2,29,38	36	69,95	2,48,90
1921-22 . . .	5	39,76	2,82,68	46	94,04	3,63,00
1922-23 . . .	5	43,60	3,41,05	63	1,31,05	5,02,02
1923-24 . . .	8	62,35	4,13,99	71	1,71,48	5,84,32
1924-25 . . .	8	69,26	4,51,41	90	1,66,81	7,94,47

9. Bank Rates (table 11).—These are the rates charged for demand loans, *i.e.*, the rates charged day by day by the old Presidency Banks and the Imperial Bank of India for loans advanced on such security as Government paper. The annual average of these rates for the year 1924 was 6·68, the rates at the end of June and December being 8·05 and 5·32, respectively.

10. Bank failures (table 15).—A complete list of Joint-Stock Banks that failed in 1924 is given in table 15. Of the total paid-up capital of ₹11 lakhs involved, the Poona Bank, and the Industrial and Exchange Bank of India, contributed ₹8 lakhs. The number of failures in 1924 was 18, Madras and Punjab accounting for 6 and 5 respectively.

11. Clearing House Returns (table 16).—Clearing House returns show a fall in the activity in banking operations as compared with 1920 when there was a marked increase in the clearings to the extent of over ₹31,49 crores. The returns of the last fifteen years are set out in table 16.

Cheques cleared from Clearing Houses

	Pre-war year (1913)	1918	1919	1920	1921	1922	1923	1924
	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)
Calcutta .	3,33,02	7,44,17	9,02,49	15,33,89	9,16,72	9,44,26	8,91,49	9,22,49
Bombay .	2,19,30	5,33,62	7,58,32	13,93,94	8,97,01	8,63,76	7,45,53	6,29,33
Madras .	23,56	24,56	30,13	77,17	39,10	42,79	53,80	55,06
Karachi .	12,49	24,29	22,19	31,88	35,79	32,37	40,48	44,58
Rangoon .	61,98	69,27	88,37	1,07,79	1,18,75	1,23,17	1,31,33	1,14,60
Cawnpore .	...	...	...	4,51	8,80	8,24	6,81	5,74
Lahore .	...	...	...	...	5,65	8,10	6,75	5,48
Total .	6,50,35	13,95,91	18,01,50	31,49,18	20,21,82	20,22,69	18,76,19	17,77,28

12. Appendices.—Two Appendices have been inserted to show :—

(1) Banks and their branches and agencies in the principal towns of India, and

(2) London Offices, Agents or Correspondents of banks and banking firms doing business in India.

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Deputy Director (Statistics),
for *Director-General.*

Deptt. of Commercial Intelligence and Statistics, India, Calcutta ;
March 24th, 1926.

BANKING STATISTICS

I

Summary Tables

No. 1.—CAPITAL, RESERVE, DEPOSITS, AND CASH BALANCES OF THE IMPERIAL BANK OF INDIA* ON 31st DECEMBER EACH YEAR

	Paid-up Capital	Reserve and Rest	Total	Deposits			Cash Balances
				Public	Private	Total	
	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
1870	3,36,25	25,57	3,61,82	5,43,05	6,39,61	11,82,66	9,96,87
1880	3,50,00	55,27	4,05,27	2,91,15	8,49,28	11,40,43	7,41,45
1890	3,50,00	97,54	4,47,54	3,59,25	14,76,35	18,35,60	12,96,75
1900	3,60,00	1,99,61	5,59,61	2,80,53	12,88,27	15,68,80	5,04,49
1905	3,60,00	2,63,37	6,23,37	3,11,91	22,26,37	25,38,28	8,23,01
1910	3,60,00	3,31,03	6,91,03	4,23,63	32,34,38	36,58,01	11,35,12
1913	3,75,00	3,73,07	7,48,07	5,88,66	36,48,50	42,37,16	15,37,75
1914	3,75,00	3,89,17	7,64,17	5,61,52	40,04,08	45,65,60	20,83,92
1915	3,75,00	3,72,50	7,47,50	4,88,67	38,61,19	43,49,86	14,66,24
1916	3,75,00	3,60,99	7,35,99	5,20,58	44,70,87	49,91,45	17,27,25
1917	3,75,00	3,67,52	7,42,52	7,71,28	67,71,74	75,43,02	33,77,31
1918	3,75,00	3,44,58	7,19,58	8,64,28	50,97,75	59,62,03	17,07,62
1919	3,75,00	3,57,81	7,32,81	7,72,24	68,21,37	75,93,61	23,62,93
1920	3,75,00	3,77,79	7,52,79	9,02,63	78,01,90	87,04,53	26,03,34
1921*	5,62,24	4,14,54	9,76,78	6,80,01	65,77,99	72,58,00	13,60,23
1922	5,62,50	4,33,07	9,95,57	14,15,73	57,00,57	71,16,30	15,07,47
1923	5,62,50	4,55,21	10,17,71	8,56,94	74,19,51	82,76,45	15,01,34
1924	5,62,50	4,80,08	10,42,58	7,50,26	76,71,22	84,21,48	15,60,26

No. 2.—CAPITAL, RESERVE, DEPOSITS, AND CASH BALANCES OF THE EXCHANGE BANKS ON 31st DECEMBER EACH YEAR

	Number of Banks	Capital and Reserve			Deposits		Cash Balances	
		Paid-up Capital	Reserve and Rest	Total	Out of India	In India	Out of India	In India
		£(1,000)	£(1,000)	£(1,000)	£(1,000)	₹(1,000)	£(1,000)	₹(1,000)
1870	3	2,004	180	2,184	2,688	52,31	2,611	61,13
1880	4	2,532	541	3,073	7,305	3,39,88	2,046	1,80,09
1890	5	6,384	1,699	8,083	30,734	7,53,60	5,810	3,50,43
1900	8	11,803	3,971	15,774	54,263	10,50,35	11,945	2,39,58
1905	10	15,204	7,219	22,423	94,536	17,04,45	21,504	3,78,13
1910	11	21,734	12,610	34,344	134,166	24,79,17	17,810	4,38,51
1913	12	23,640	14,185	37,825	181,138	31,03,54	25,688	5,88,24
1914	11(*a*)	22,815	14,157	36,972	164,970	30,14,76	40,694	8,39,37
1915	11	22,681	14,112	36,793	179,948	33,54,56	45,111	7,60,13
1916	10(*b*)	22,836	15,095	37,931	208,232	38,03,88	41,367	10,14,01
1917	9(*c*)	18,384	14,298	32,682	228,001	53,37,53	54,765	33,74,37
1918	10(*d*)	22,269	17,180	39,449	305,937	61,85,60	57,981	15,17,55
1919	11(*e*)	31,931	21,139	53,070	433,001	74,35,90	63,571	29,98,32
1920	15(*f*)	54,198	36,019	90,217	513,671	74,80,71	84,197	25,17,53
1921	17(*g*)	66,369	45,263	111,632	526,473	75,19,61	82,318	23,56,74
1922	18 (*h*)	66,541	45,680	112,221	527,348	73,38,44	81,654	16,17,63
1923 A	5	9,644	8,767	18,511	62,386	51,29,78	9,425	9,78,23
1923 B	13	73,394	48,198	121,592	832,560	17,14,50	108,490	4,69,63
1924† A	5	9,644	10,063	19,707	65,786	48,93,45	9,703	9,71,18
1924† B	13(*i*)	62,894	47,863	110,757	778,896	21,70,03	104,945	6,65,51

* Figures for years prior to 1921 represent the totals of the three Presidency Banks of Bengal, Bombay and Madras, which were amalgamated and formed into the Imperial Bank of India with effect from 27th January, 1921 (I. B. I. Act XLVII of 1920).

† Foreign currencies have been converted into pounds sterling at the rates stated at foot of table No. 12, pages 10 and 11.

A—Banks doing a considerable portion of their business in India.

B—Banks which are merely agencies of large banking corporations doing a major portion of their business abroad.

(*a*) Excluding the Deutsch-Asiatische Bank which went into liquidation after the outbreak of war.

(*b*) Excluding the Delhi and London Bank which was amalgamated with the Alliance Bank of Simla, Ltd.

(*c*) Excluding the Russo-Asiatic Bank, information not being available.

(*d*) Including the Bank of Taiwan which opened a branch in India.

(*e*) Including the Sumitomo Bank which has a branch in India.

(*f*) Including the Imperial Bank of Persia, the National Bank of South Africa, the P. & O. Banking Corporation and the Banco Nacional Ultramarino.

(*g*) Including the Nederlandsche Handel-Maatschappij and the Nederlandsch Indische Handelsbank.

(*h*) Including the American Express Company Incorporated.

(*i*) Excluding the National Bank of South Africa but including Thomas Cook & Son (Bankers).

No. 3.—CAPITAL, RESERVE, DEPOSITS, AND CASH BALANCES OF THE PRINCIPAL INDIAN JOINT-STOCK BANKS ON 31st DECEMBER EACH YEAR.

CLASS A—Banks* with capital and reserve of ₹5 lakhs and over.

	Number of reporting Banks	Paid-up Capital	Reserve and Rest	Total	Deposits	Cash Balances
		₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
1870	2	9,83	1,82	11,65	13,95	5,07
1880	3	18,00	3,11	21,11	63,37	16,63
1890	5	33,50	17,59	51,09	2,70,78	55,79
1900	9	82,12	45,60	1,27,72	8,07,52	1,19,04
1905	9	84,57	77,82	1,62,39	11,98,92	1,73,50
1910	16	2,75,66	1,00,55	3,76,21	25,65,85	2,80,25
1913	18	2,31,33	1,32,94	3,64,27	22,59,19	4,00,17
1914	17	2,51,40	1,41,88	3,93,28	17,10,58	3,53,18
1915	20	2,81,39	1,56,65	4,38,04	17,87,27	3,99,41
1916	20	2,87,36	1,73,66	4,61,02	24,71,05	6,03,49
1917	18	3,03,70	1,62,99	4,66,69	31,17,01	7,64,84
1918	19	4,36,45	1,65,59	6,02,04	40,59,48	9,48,58
1919	18	5,39,07	2,24,27	7,63,34	58,99,47	12,16,63
1920	25	8,37,02	2,55,46	10,92,48	71,14,64	16,30,70
1921	27	9,38,80	3,00,81	12,39,61	76,89,63	15,65,90
1922	27	8,02,24	2,61,65	10,63,89	61,63,86	12,03,88
1923	26	6,89,05	2,84,39	9,73,44	44,42,82	7,37,01
1924	29	6,90,55	3,80,39	10,70,94	52,50,52	11,29,70

CLASS B—Banks* with capital and reserve between ₹1 lakh and less than ₹5 lakhs.

1913	23	39,14	11,35	50,49	1,51,15	24,95
1914	25	42,22	13,02	55,24	1,26,54	27,99
1915	25	45,38	9,73	55,11	91,37	20,01
1916	28	51,77	11,50	63,27	1,01,23	16,76
1917	25	44,16	10,24	54,40	99,20	20,42
1918	28	48,65	14,43	63,08	1,55,35	36,90
1919	29	53,11	21,86	74,97	2,28,49	53,71
1920	33	61,42	19,95	81,37	2,33,46	41,91
1921	38	77,05	23,23	1,00,28	3,26,02	43,52
1922	41	83,00	27,65	1,10,65	3,37,89	56,02
1923	43	81,14	30,20	1,11,34	3,26,50	61,47
1924	40	72,64	34,22	1,06,86	2,66,53	34,36

No. 4.—CAPITAL AND RESERVE AND DEPOSITS OF THE IMPERIAL BANK OF INDIA, EXCHANGE BANKS, AND INDIAN JOINT-STOCK BANKS, IN EACH YEAR FROM 1915 TO 1924.

Year	Imperial Bank of India		Exchange Banks		Joint-Stock Banks		Total of all Banks	
	Capital and Reserve	Deposits	Capital and Reserve†	Deposits (in India)	Capital and Reserve	Deposits	Capital and Reserve	Deposits
	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
1915	7,47,50	43,49,86	36,79,30	33,54,56	4,93,15	18,78,64	49,19,95	95,83,06
1916	7,35,99	49,91,45	37,93,10	38,03,88	5,24,29	25,72,28	50,53,38	1,13,67,61
1917	7,42,52	75,43,02	32,68,20	53,37,53	5,21,09	32,16,21	45,31,81	1,60,96,76
1918	7,19,58	59,62,03	39,44,90	61,26,33	6,65,12	42,14,83	53,29,60	1,63,03,19
1919	7,32,81	75,93,61	53,07,00	74,35,90	8,38,31	61,27,96	68,78,12	2,11,57,47
1920	7,52,79	87,04,53	90,21,70	74,80,71	11,73,85	73,48,10	1,09,48,34	2,35,33,34
1921	9,76,78	72,58,00	1,11,63,20	75,19,61	13,39,89	80,15,65	1,34,79,87	2,27,93,26
1922	9,95,57	71,16,30	1,12,22,06	78,38,44	11,74,54	65,01,75	1,33,92,17	2,09,56,49
1923	10,17,71	82,76,45	1,40,10,30	68,44,28	10,84,78	47,69,32	1,61,12,79	1,98,90.05
1924	10,42,58	84,21,48	1,30,46,40	70,63,48	11,77,80	55,17,05	1,52,66,78	2 10,02,01

* For details of individual banks, see table No. 13, pages 12-16.
† Conversion made at the rate of £1=Rs. 10.

No. 5.—PROPORTION PER CENT OF CASH TO LIABILITIES ON DEPOSITS OF THE SEVERAL CLASSES OF BANKS ON 31st DECEMBER EACH YEAR.

	1915	1916	1917	1918	1919	1920	1921	1922	1923	1924
	per cent	per cent	per cent	per cent	per cent	per cent	per cent	per cent	per cent	per cent
I. Imperial Bank of India . . .	34	35	45	29	31	30	19	21	18	18
II. Exchange Banks*—										
(1) Banks doing a considerable portion of their business in India .	19	25	40	20	35	30	28	19	19	20
(2) Banks, which are merely agencies of large banking corporations, doing a major portion of their business abroad . . .	41	35	160	44	67	58	43	33	27	31
III. Indian Joint-Stock Banks—										
(*a*) Banks having capital and reserve of ₹5,00,000 and over . . .	22	24	25	23	21	23	20	20	17	21
(*b*) Banks having capital and reserve between ₹1,00,000 and less than ₹5,00,000	22	17	21	24	24	18	13	17	19	13

No. 6.—CAPITAL, RESERVE, DEPOSITS, AND LOANS RECEIVED, LOANS OUTSTANDING AND CASH BALANCES OF PRINCIPAL CO-OPERATIVE BANKS AT THE END OF THE PROVINCIAL CO-OPERATIVE YEARS.

Class A.—Banks with capital and reserve of Rs. 5 lakhs and over.

	No. of Banks	Paid-up Capital	Reserve	Total	Deposit and Loans received	Loans outstanding	Cash Balances
		₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
1915-16	2	7,81	55	8,36	19,46	26,71	1,22
1916-17	2	10,33	78	11,11	25,03	33,78	1,51
1917-18	3	16,58	1,74	18,32	52,79	58,91	61
1918-19	4	19,99	4,68	24,67	1,35,44	1,11,09	7,36
1919-20	2	10,34	4,08	14,42	96,34	86,93	4,10
1920-21	5	28,15	8,41	36,56	2,29,38	2,31,59	3,83
1921-22	5	29,80	9,96	39,76	2,82,68	2,59,30	22,89
1922-23	5	30,68	12,92	43,60	3,41,05	2,57,48	47,71
1923-24	8	44,36	17,99	62,35	4,13,99	3,32,89	37,13
1924-25	8	47,53	21,73	69,26	4,51,41	3,53,81	19·08

Class B.—Banks with capital and reserve between 1 lakh and less than Rs. 5 lakhs.

1915-16	18	17,29	5,17	22,46	1,14,71	1,11,95	7,24
1916-17	21	21,02	6,73	27,75	1,49,45	1,45,47	6,86
1917-18	24	22,27	8,22	30,49	1,52,34	1,53,78	3,94
1918-19	29	31,78	8,82	40,60	1,57,37	1,73,73	7,12
1919-20	29	48,96	15,12	64,08	2,63,79	2,83,92	7,17
1920-21	36	55,73	14,22	69,95	2,48,90	2,77,38	12,87
1921-22	46	77,29	16,75	94,04	3,63,00	3,78,38	16,24
1922-23	63	1,01,63	29,42	1,31,05	5,02,02	5,18,84	15,08
1923-24	71	1,16,00	55,48	1,71,48	5,84,32	6,40,76	24,39
1924-25	90	1,18,05	48,76	1,66,81	7,94,47	7,61,80	39,51

*The percentages for the Exchange Banks have been calculated on their deposits and cash balances in India only.

II

General Tables

No. 7.—CAPITAL, RESERVE, DEPOSITS (GOVERNMENT AND OTHER), CASH, INVESTMENTS, AND DIVIDEND OF THE BANK OF BENGAL ON 31st DECEMBER EACH YEAR UP TO 1920

	Paid-up Capital	Reserve and Rest	Total	DEPOSITS					Cash Balance	Investments	Dividend for the year
				Government (Public)	PRIVATE						
					Fixed	Savings Bank	Current	Total			
	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹(lakhs)	₹(lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	Per cent
1880	2,00	25	2,25	2,02				5,02	4,84	1,53	8⅓
1885	2,00	43	2,43	1,48				3,83	3,12	1,16	9½
1890	2,00	48	2,48	2,26				6,66	6,39	2,06	9½
1895	2,00	71	2,71	1,84				6,77	4,22	1,32	10
1900	2,00	1,06	3,06	1,55	(a)	(a)	(a)	5,82	2,44	1,26	11
1905	2,00	1,43	3,43	1,67				12,04	3,97	1,81	12
1910	2,00	1,75	3,75	1,98				16,09	5,14	3,68	14
1913	2,00	1,91	3,91	3,01				18,25	8,41	3,10	14
1914	2,00	2,00	4,00	2,87				21,61	11,70	6,21	16
1915	2,00	2,04	4,04	2,65	7,19	88	11,72	19,79	7,85	7,93	16
1916	2,00	2,13	4,13	2,74	7,28	93	13,23	21,44	7,73	7,69	16
1917	2,00	2,21	4,21	4,48	6,51	80	22,03	29,34	14,82	7,74	17
1918	2,00	1,89	3,89	5,85	(a)	(a)	(a)	23,93	8,94	7,80	17
1919	2,00	2,00	4,00	4,05	4,96	79	22,74	28,49	9,98	8,64	17
1920	2,00	2,10	4,10	4,34	(a)	(a)	(a)	34,74	12,21	9,11	19⅓

(a) Details not available.

No. 8.—CAPITAL, RESERVE, DEPOSITS (GOVERNMENT AND OTHER), CASH, INVESTMENTS, AND DIVIDEND OF THE BANK OF BOMBAY ON 31st DECEMBER EACH YEAR UP TO 1920

	Paid-up Capital	Reserve	Government deposits	Other deposits (a)	Cash Balance	Investments	Dividend for the year
	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	Per cent
1880	1,00	22	39	2,65	1,60	79	7⅓
1885	1,00	25	53	2,76	2,18	33	7⅓
1890	1,00	33	83	6,19	5,73	78	10
1895	1,00	51	76	3,58	2,28	1,05	11
1900	1,00	70	88	4,33	1,29	89	11
1905	1,00	87	93	6,76	2,59	1,58	12
1910	1,00	1,05	1,52	10,58	4,36	1,49	14
1913	1,00	1,06	2,01	10,18	4,78	2,29	14
1914	1,00	1,10	1,83	10,82	6,47	2,01	14⅓
1915	1,00	1,00	1,36	10,79	4,24	2,77	15
1916	1,00	90	1,42	13,67	6,68	3,13	15
1917	1,00	92	2,35	28,18	13,99	7,45	17⅓
1918	1,00	1,01	1,77	17,50	5,42	3,54	18⅓
1919	1,00	1,10	2,63	27,57	9,28	3,16	19⅓
1920	1,00	1,20	3,50	27,49	8,76	3,00	22

(a) Details of deposits not available.

No. 9.—CAPITAL, RESERVE, DEPOSITS (GOVERNMENT AND OTHER), CASH, INVESTMENTS, AND DIVIDEND OF THE BANK OF MADRAS ON 31st DECEMBER EACH YEAR UP TO 1920

	Paid-up Capital	Reserve and Rest	Total	DEPOSITS					Cash Balance	Investments	Dividend for the year
				Government (Public)	PRIVATE						
					Fixed	Savings Bank	Current	Total			
	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	Per cent
1880	50	7	57	49				80	98	...	...
1885	50	9	59	28				1,09	65	19	7
1890	50	16	66	49				1,90	83	45	10½
1895	50	18	68	72				2,76	1,19	45	10
1900	60	24	84	37	(a)	(a)	(a)	2,73	1,31	67	8
1905	60	33	93	51				3,46	1,67	71	10
1910	60	51	1,11	72				5,67	1,84	85	12
1913	75	76	1,51	87				8,06	2,19	1,18	12
1914	75	79	1,54	91				7,62	2,67	1,34	12
1915	75	68	1,43	87	3,38	20	4,45	8,03	2,56	1,84	12
1916	75	58	1,33	1,04	3,99	24	5,37	9,60	2,87	1,63	12
1917	75	54	1,29	88	3,77	22	6,21	10,20	4,96	95	12
1918	75	55	1,30	1,02	4,14	21	5,19	9,54	2,71	1,40	12
1919	75	48	1,23	1,04	4,81	24	7,11	12,16	4,37	1,75	12
1920	75	48	1,23	1,19	8,24	31	7,24	15,79	5,06	2,13	18

(a) Details not available.

NOTE.—The three Presidency Banks of Bengal, Bombay, and Madras were amalgamated and formed into the Imperial Bank of India with effect from the 27th January, 1921, under the Imperial Bank of India Act, XLVII of 1920.

No. 10.—CAPITAL, RESERVE, DEPOSITS (GOVERNMENT AND OTHER), CASH, INVESTMENTS AND DIVIDEND OF THE IMPERIAL BANK OF INDIA ON 31st DECEMBER EACH YEAR

	Paid-up Capital	Reserve and Rest	Total	DEPOSITS		Cash Balance	Investments (Govt. and other authorised securities under the Act)	Dividend for the year
				Government (Public)	Private			
	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	Per cent
1921	5,62	4,15	9,77	6,80	65,78	13,60	12,46	16
1922	5,63	4,33	9,96	14,16	57,00	15,07	9,79	16
1923	5,63	4,55	10,18	8,57	74,20	15,01	12,18	16
1924	5,63	4,80	10,43	7,50	76,71	15,60	16,37	16

No. 11.—AVERAGE BANK RATES OF THE PRESIDENCY BANKS FROM 1870 TO 1920 AND OF THE IMPERIAL BANK OF INDIA FROM 1921

	Bank of Bengal			Bank of Bombay			Bank of Madras		
	Half year ending 30th June	Half year ending 31st Dec.	Annual average	Half year ending 30th June	Half year ending 31st Dec.	Annual average	Half year ending 30th June	Half year ending 31st Dec.	Annual average
1870	5·47	6·00	5·73	5·53	4·97	5·25	4·50	4·50	4·50
1875	6·48	4·84	5·66	6·55	7·92	7·23	7·00	7·00	7·00
1880	5·39	3·91	4·65	5·72	4·30	5·01	6·47	4·27	5·37
1885	6·76	4·00	5·38	5·90	4·00	4·95	5·71	3·23	4·47
1890	8·26	3·32	5·79	9·21	3·28	6·24	8·14	3·32	5·73
1895	5·07	3·59	4·33	4·30	3·60	3·95	5·02	3·50	4·26
1900	6·41	4·27	5·34	6·90	3·79	5·34	7·24	4·50	5·87
1905	5·56	4·63	5·09	5·77	4·42	5·09	6·04	4·19	5·11
1910	6·14	4·51	5·33	6·19	4·14	5·16	7·17	4·65	5·91
1915	5·84	5·54	5·69	5·84	5·31	5·57	5·87	5·54	5·70
1920	6·58	5·55	6·06	6·98	5·73	6·35	6·00	6·41	6·20

	Imperial Bank of India		
	Half year ending 30th June	Half year ending 31st December	Annual average
1921	6·04	5·11	5·57
1922	7·13	4·51	5·81
1923	7·42	4·50	5·96
1924	8·05	5·32	6·68

Note.—For details of each year, see the ninth issue of this volume.

No. 12.—LIABILITIES AND ASSETS OF THE EXCHANGE BANKS DURING THE PAST FIVE YEARS AS FAR AS PUBLISHED IN THEIR BALANCE SHEETS

[Figures in thousands

Name of Bank	Date and year	Liabilities: Capital and Reserves	Notes in circulation	Acceptances, loans, bills payable	Miscellaneous credits	Deposits and current accounts	Profits	Total liabilities or assets	Assets: Cash in hand, at Bankers and bullion	Investments, Govt. and other securities	Bills of exchange, bills receivable	Bills discounted, loans, advances	Buildings and sundries including loans for acceptance
		£	£	£	£	£	£	£	£	£	£	£	£
Chartered Bank of India, Australia, and China.	Dec. 31, 1920	6,500	2,838	9,108	3,075	48,702	710	70,933	11,126	4,886	21,132	28,783	5,006
	,, 1921	6,600	1,927	7,292	2,212	42,949	788	61,768	7,138	10,993	16,423	22,546	4,668
	,, 1922	6,700	2,063	6,910	1,277	42,408	795	60,153	5,072	14,249	17,932	17,593	5,307
	,, 1923	6,800	2,276	3,539	3,766	41,590	795	58,766	5,733	16,408	13,945	17,692	4,988
	,, 1924	6,900	1,733	4,206	6,168	42,059	783	61,849	9,495	8,527	19,178	19,007	5,642
Lloyds Bank (Cox & Co.'s Branch).*	Sep. 30, 1920	1,250	...	830	...	22,237	...	24,317	8,949	1,288	5,579	6,923	1,578
	,, 1921	1,250	...	815	...	18,348	...	20,413	6,224	1,735	2,711	8,295	1,448
	Dec. 31, 1922	24,373	...	15,560	...	330,557	1,397	371,887	64,546	99,085	64,405	123,389	20,462
	,, 1923	24,373	...	17,711	...	341,634	1,432	385,150	50,630	98,490	54,404	157,385	24,241
	,, 1924	24,373	...	22,702	...	339,989	1,445‡	388,509	53,343	76,497	43,891	186,628	28,150
Eastern Bank	Dec. 31, 1920	1,221	...	2,159	993	8,556	121	13,050	3,120	488	3,919	4,701	822
	,, 1921	1,260	...	2,254	173	5,884	135	9,712	2,685	1,400	1,524	3,367	736
	,, 1922	1,300	...	2,244	141	5,433	112	9,230	2,225	1,883	2,055	2,519	748
	,, 1923	1,340	...	3,115	158	4,943	113	9,669	1,847	2,078	1,836	2,853	1,055
	,, 1924	1,340	...	3,267	137	5,479	115	10,338	1,688	3,199	1,189	3,027	1,235
Imperial Bank of Persia.	Sep. 20, 1920	930	670	3,379	...	3,228	54	8,261	3,340	1,535	1,592	1,739	55
	,, 1921	960	733	2,617	...	2,805	57	7,172	3,055	1,499	695	1,873	50
	,, 1922	990	816	1,431	...	3,996	64	7,297	2,745	1,811	956	1,746	39
	,, 1923	1,020	930	1,848	...	4,199	65	8,062	2,275	1,505	2,983	1,241	58
	,, 1924	1,070	1,301	1,655	...	3,917	59	8,002	2,676	1,699	2,317	1,281	29
Mercantile Bank of India.	Dec. 31, 1920	2,150	157	1,745	...	15,894	212	20,158	3,656	1,496	4,357	8,975	1,674
	,, 1921	2,200	285	979	...	12,744	221	16,429	3,036	2,100	4,185	6,047	1,061
	,, 1922	2,250	291	755	...	13,112	236	16,644	2,756	3,376	5,105	4,496	911
	,, 1923	2,300	294	760	173	12,831	242	16,600	3,526	5,062	3,116	4,109	787
	,, 1924	2,350	192	1,200	1,221	11,256	242	16,461	2,639	5,755	2,697	4,357	1,013
National Bank of India.	Dec. 31, 1920	4,300	...	5,313	...	45,200	539	55,352	10,619	3,555	16,683	20,387	4,108
	,, 1921	4,500	...	3,118	...	34,296	504	42,418	6,359	5,075	13,748	14,831	2,405
	,, 1922	4,600	...	3,017	...	32,268	499	40,384	5,336	8,639	10,209	14,247	1,953
	,, 1923	4,700	...	1,131	1,115	31,255	494	38,695	5,206	12,613	6,840	12,488	1,548
	,, 1924	4,750	...	1,106	1,393	32,548	535	40,332	5,112	13,763	6,699	12,900	1,858
National Bank of South Africa.	Mar. 31, 1921	4,215	4,526	14,765	160	48,046	264	71,976	12,440	3,757	21,224	33,419	1,136
	,, 1922	3,965	4,426	11,484	53	41,503	75	61,506	14,117	4,388	15,894	25,910	1,197
	,, 1923	2,965	548	12,595	41	39,552	75	55,776	11,788	7,660	13,163	21,985	1,180
	,, 1924	2,076	387	1,401	7,396	33,967	228	45,455	11,757	6,585	2,484	16,171	8,458
	,, 1925†												
P. & O. Banking Corporation.	Mar. 31, 1921	2,500	...	904	...	2,663	73	6,140	1,526	645	31	2,315	1,623
	,, 1922	2,684	...	3,795	...	6,317	114	12,910	2,919	864	111	7,203	1,813
	,, 1923	2,709	...	9,226	...	10,361	128	22,424	4,893	1,593	126	13,737	2,075
	,, 1924	2,729	...	6,853	1,066	9,491	132	20,271	2,806	1,424	6,647	8,272	1,122
	,, 1925	2,754	...	3,786	1,073	9,419	124	17,156	1,811	1,347	4,522	8,326	1,150
Thomas Cook & Son	Oct. 31, 1924	160	...	...	69	2,900	...	3,129	707	103	...	2,197	122
Nederlandsche Handel-Maatschappij.(a)	Dec. 31, 1921	11,300	...	7,075	253	33,159	481	52,268	6,271	3,824	5,422	35,423	1,328
	,, 1922	10,203	...	4,527	584	27,613	409	43,336	7,939	3,682	4,242	25,819	1,654
		Glds	Glds	Glds	Glds	Glds	Glds.	Glds	Glds	Glds	Glds	Glds	Glds
	,, 1923	122,705	...	5,972	12,027	434,586	5,379	580,669	114,578	59,428	89,069	220,463	97,131
	,, 1924	123,197	...	9,399	12,228	465,330	6,459	616,613	102,439	90,374	102,924	194,845	126,031

* Cox and Co.'s Bank has been amalgamated with Lloyds Bank, Ltd. Figures from 1922 relate to Lloyds Bank.
† Branch in India closed.
‡ Half year.
(a) fl2=£1.
NOTE—For the purpose of this volume the rates of conversion of foreign currencies into pounds sterling for the year 1924 are as reported by individual banks.

No. 12.—LIABILITIES AND ASSETS OF THE EXCHANGE BANKS DURING THE PAST FIVE YEARS AS FAR AS PUBLISHED IN THEIR BALANCE SHEETS—*contd.*

[Figures in thousands

Name of Bank	Date and year	Liabilities. Capital and reserves	Notes in circulation	Acceptances, loans, bills payable	Miscellaneous credits	Deposits and current accounts	Profits	Total liabilities or assets	Assets. Cash in hand, at Bankers and bullion	Investments, Govt. and other securities	Bills of exchange, bills receivable	Bills discounted, loans, advances	Buildings and sundries including loans for acceptance.
		Glds	Glds	Glds	Glds	Glds	Glds	Glds	Glds	Glds	Glds	Glds	Glds
Nederlandsch Indische Handelsbank.	Jan. 1, 1922	75,169	...	9,663	55,789	64,595	...	205,216	26,447	35,632	16,917	94,780	31,440
	,, 1923	75,771	...	7,675	40,731	60,238	3,492	187,907	32,587	45,161	19,607	57,342	33,210
	,, 1924	76,774	...	7,748	...	150,807	4,841	240,170	54,847	55,813	39,906	84,533	5,071
	,,(a)1925	78,178	...	10,897	...	159,309	6,183	254,567	48,794	41,092	54,721	105,472	4,488
		Esc.	Esc.	Esc.	Esc.	Esc.	Esc.	Esc.	Esc.	Esc.	Esc.	Esc.	Esc.
Banco National Ultramarino.	Dec. 31, 1920	48,900	42,773	324,170	552	456,369	6,371	879,135	28,624	7,203	88,895	750,532	3,881
	,, 1921	50,000	38,001	432,347	756	412,670	6,596	940,370	34,493	10,812	86,635	804,576	3,854
	,, 1922	51,200	54,077	657,665	774	607,419	10,880	1,382,015	50,514	50,354	105,360	1,172,615	3,172
	,, 1923	54,200	95,544	505,315	830,220	292,449	12,903	1,790,631	500,565	141,628	126,215	165,647	856,576
	,,(b) 1924	58,000	118,702	543,988	947,275	320,315	13,145	2,001,425	575,315	182,984	128,755	155,397	958,974
		Dollar.	Dollar.	Dollar.	Dollar.	Dollar.	Dollar.	Dollar.	Dollar.	Dollar.	Dollar.	Dollar.	Dollar.
American Express Company Incorporated.	Dec. 31, 1922	6,331	...	11,829	808	15,889	692	35,549	9,892	6,404	4,083	9,027	6,143
	,, 1923	6,998	...	10,889	371	16,786	647	35,691	8,130	8,672	2,112	11,082	5,694
	,,(c) 1924	7,361	...	9,223	319	15,824	811	33,538	8,161	5,502	1,662	11,098	7,115
Hongkong and Shanghai Banking Corporation.	Dec. 31, 1920	50,260	29,333	13,791	250	451,066	10,110	554,810	129,745	32,372	215,342	161,780	15,571
	,, 1921	76,969	44,034	8,204	250	480,872	11,276	621,605	103,471	95,486	203,764	202,074	16,810
	,, 1922	83,874	41,884	12,924	250	502,331	12,528	653,791	88,838	103,014	208,865	228,466	24,608
	,, 1923	83,244	49,906	12,497	250	503,856	12,267	662,020	94,266	110,592	188,564	240,344	28,254
	,,(d)1924	84,419	49,610	14,919	250	523,077	12,309	684,584	103,620	87,335	197,526	264,179	31,924
International Banking Corporation.	Dec. 31, 1920	12,808	3,395	36,265	600	74,244	4,015	131,327	23,359	5,145	...	62,498	40,325
	,, 1921	11,503	3,932	23,775	600	70,590	5,425	115,825	13,969	7,141	...	77,843	16,872
	,, 1922	10,284	4,537	22,448	500	61,328	5,505	104,602	15,250	8,797	...	69,141	11,414
	,, 1923	10,000	3,188	24,123	3,763	65,419	3,045	109,538	15,369	6,356	22,353	50,355	15,105
	,, (e)1924	10,000	4,371	33,368	1,060	77,750	3,582	130,131	20,163	4,907	26,681	53,948	24,432
		Fr.	Fr.	Fr.	Fr.	Fr.	Fr.	Fr.	Fr.	Fr.	Fr.	Fr.	Fr.
Comptoir National d'Escompte de Paris.	Dec. 31, 1920	317,248	...	219,099	90,192	3,556,935	28,587	4,212,061	386,521	10,780	2,654,031	1,040,189	120,540
	,, 1921	318,878	...	154,956	56,251	3,367,295	28,692	3,926,072	398,271	10,666	2,651,292	778,359	87,484
	,, 1922	320,546	...	136,240	61,050	3,692,663	31,658	4,242,157	433,983	17,509	2,888,022	803,687	98,956
	,, 1923	319,232	...	160,570	58,413	4,127,394	34,340	4,699,949	478,618	29,081	3,023,528	1,033,435	135,287
	,,(f) 1924	320,949	...	138,317	54,814	4,203,769	35,630	4,753,479	418,414	33,418	3,030,699	1,157,499	113,449
		Yen.	Yen.	Yen.	Yen.	Yen.	Yen.	Yen.	Yen.	Yen.	Yen.	Yen.	Yen.
Bank of Taiwan.	Dec. 31, 1920	54,680	40,249	342,037	...	242,798	4,515	684,279	64,364	49,172	...	563,131	7,612
	,, 1921	56,080	40,864	485,681	...	177,271	4,593	764,489	33,758	74,485	...	648,388	7,858
	,, 1922	64,669	34,416	381,482	55,770	225,241	2,627	764,205	31,461	63,231	177,407	378,939	113,167
	,, 1923	65,480	39,769	484,738	64,910	252,739	2,673	910,309	35,832	88,763	231,577	399,082	155,105
	,,(g)1924	66,280	51,357	535,862	63,371	267,004	2,783	986,657	44,408	101,147	246,788	469,926	124,388
Sumitomo Bank	Dec. 31, 1920	54,200	...	21,432	6,295	351,441	6,897	440,265	39,683	53,137	...	335,028	12,417
	,, 1921	70,200	...	47,144	7,783	369,776	5,697	500,600	34,477	75,694	...	364,618	25,811
	,, 1922	73,100	...	26,998	5,766	333,919	5,126	444,909	48,842	67,848	...	311,773	16,446
	,, 1923	67,500	...	35,112	9,854	344,059	3,652	460,177	72,472	90,730	...	273,311	23,664
	,,(h)1924	69,000	...	33,089	9,238	376,590	6,078	493,995	48,021	108,883	...	309,523	27,568
Yokohama Specie Bank.	Dec. 31, 1920	158,850	7,543	385,976	14	577,198	13,538	1,143,119	153,495	275,283	439,099	267,545	7,697
	,, 1921	163,154	8,278	301,425	25	508,442	14,847	996,171	109,329	159,316	462,201	256,512	8,813
	,, 1922	167,137	5,833	425,625	35	478,616	15,016	1,087,262	86,446	199,336	530,594	259,121	11,765
	,, 1923	173,000	3,263	593,256	4,186	508,087	12,640	1,294,432	97,786	188,542	629,911	366,853	11,340
	,, (i) 1924	177,500	9,379	646,479	5,342	591,165	14,418	1,444,283	144,619	292,316	665,137	327,016	15,198

(a) 11·67 guilders = £1.
(b) Esc. 4·50 = £1.
(c) $4·75 (gold dollar)=£1.
(d) 2s–3¾d=$1 (Silver dollar).
(e) $ 4·78⅛ (gold dollar) = £ 1.
(f) 25 francs = £ 1.
(g) 1 yen =1s. 7¼d.
(h) 1 yen = 1s. 7¼d.
(i) 1 yen = 1s. 7½½d.
* Half-year.

No. 13.—CAPITAL, RESERVE, DEPOSITS, AND CASH OF THE INDIAN JOINT-STOCK BANKS DURING THE PAST FIVE YEARS, AS FAR AS AVAILABLE

Class A—Banks having capital and reserve above ₹5 lakhs.

No.	Name of Bank	Year	Paid-up Capital	Reserve and Rest	Total	Deposits					Cash Balance
						Fixed	Savings Bank	Current	Other	Total	
			₹(1,000)	₹(1,000)	₹1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
1	Ajodhia Bank, Fyzabad	1920	2,00	2,98	4,98	4,40	...	1,29	1	5,70	1,76
		1921	2,00	3,05	5,05	3,80	...	40	13	4,33	1,80
		1922	2,00	3,10	5,10	3,61	...	1,07	14	4,82	1,86
		1923	2,00	3,00	5,00	3,57	...	40	...	3,97	1,05
		1924	2,59	3,54	6,13	3,56	...	17	12	3,85	1,43
2	Allahabad Bank, Calcutta (a)	1920	35,50	35,99	71,49	6,85,00	21,74	2,28,03	...	19,34,77	2,40,76
		1921	35,50	41,50	77,00	7,76,78	27,02	2,49,27	...	10,53,07	2,06,54
		1922	35,50	41,50	77,00	7,17,05	28,51	3,47,98	10,50	11,04,04	2,71,48
		1924†	35,50	49,55	85,05	6,67,39	32,59	2,17,03	8,35	9,25,96	2,19,37
3	Bangalore Bank, Bangalore	1920	5,48	72	6,20	4,26	...	2,82	...	7,08	1,77
		1921	5,89	1,08	6,97	5,87	...	2,83	...	8,70	3,35
		1922	6,00	1,15	7,15	6,47	...	2,10	...	8,57	1,61
		1923	6,00	1,26	7,26	6,82	...	2,33	24	9,39	1,54
		1924	6,00	1,68	7,68	6,53	...	2,30	14	8,97	91
4	Bank of Baroda, Baroda	1920	24,12	15,00	39,12	3,57,80	34,20	1,15,82	9,88	5,17,70	1,24,12
		1921	29,90	17,00	46,90	3,03,58	...	1,69,44(d)	...	4,73,02	1,01,56
		1922	29,99	18,00	47,99	3,19,14	...	1,57,48(d)	...	4,76,62	77,01
		1923	30,00	20,65	50,65	3,28,51	61,84	1,20,75	9,34	5,20,44	87,23
		1924	30,00	24,65	54,65	3,18,20	...	1,63,84,b)	...	4,82,04	85,44
5	Bank of India, Bombay	1920	1,00,00	66,00	1,66,00	5,12,53	...	4,54,30	...	9,66,83	2,52,51
		1921	1,00,00	73,48	1,73,48	4,97,86	17,87	5,36,19	3,23	10,55,15	1,60,39
		1922	1,00,00	81,50	1,81,50	5,38,17(d)	...	4,62,98	...	10,01,15	1,85,74
		1923	1,00,00	77,00	1,77,00	4,75,42	29,81	4,62,80	...	9,68,03	1,97,71
		1924	1,00,00	83,67	1,83,67	5,23,52(d)	...	4,27,42	...	9,50,94	2,29,64
6	Bank of Morvi, Bombay (c)	1920	40,00	2,64	42,64	40,78	39	39,74	...	80,91	13,48
		1921	40,29	3,89	44,18	61,75	80	53,36	24,00	1,39,91	14,74
		1922	55,01	...	55,01	9,10	28	4,92	...	14,30	1,20
		1923	55,01	...	55,01	13	2	4,99	...	5,14	84
		1924	15,00	...	15,00	54	1	6,39	1,62	8,56	57
7	Bank of Mysore, Bangalore	1920	19,32	6,40	25,72	49,57	63	54,12	11,00	1,15,32	25,70
		1921	20,00	8,25	28,25	82,08	1,05	79,67	43	1,63,23	40,34
		1922	20,00	11,00	31,00	97,78	1,37	60,74	...	1,59,89	39,75
		1923	20,00	13,58	33,58	1,00,77	1,60	39,27	...	1,41,64	18,71
		1924	20,00	13,18	33,18	99,34	1,87	37,89	...	1,39,10	27,65
8	Benares Bank, Benares	1920	10,00	4,25	14,25	46,63	6,15	5,85	28	58,91	7,73
		1921*	11,19	4,50	15,69	51,45	7,49	9,52	...	68,46	10,43
		1922	11,25	4,75	16,00	59,13	8,36	7,68	49	75,66	8,88
		1923	11,25	5,00	16,25	58,23	8,65	5,65	12	72,65	6,20
		1924	11,25	5,90	17,15	54,87	7,92	5,79	17	68,75	8,07
9	Bengal National Bank, Calcutta	1920	8,05	7,50	15,55	26,89	69	17,90	..	45,48	3,28
		1921	8,05	7,47	15,52	33,37	1,16	24,75	...	59,28	2,90
		1922	8,05	80	8,85	47,14	1,47	36,80	...	85,41	3,84
		1923	8,05	1,35	9,40	40,62	74	24,48	...	65,84	42
		1924†	8,05	2,10	10,15	41,18	72	28,15	...	70,05	4,98
10	Bombay Merchants' Bank, Bombay	1920	10,00	2,15	12,15	3,37	26	3,00	1	6,64	4,00
		1921	10,00	2,22	12,22	3,45	36	1,55	...	5,36	4,14
		1922	10,00	2,11	12,11	2,80	40	1,25	...	4,45	1,62
		1923	10,00	3,04	13,04	1,26	39	1,04	...	2,69	42
		1924	10,00	1,56	11,56	1,54	35	78	...	2,67	51
11	Canara Bank, Mangalore	1923*	3,00	2,09	5,09	14,77	30	1,20	5	16,32	28
		1924	3,00	2,47	5,47	17,54	25	26	6	18,11	13
12	Central Bank of India, Bombay	1920	50,00	20,00	70,00	..	...	..	...	11,03,44	1,83,44
		1921	50,00	25,00	75,00	7,11,39	...	(d)6,27,91	...	13,39,30	2,35,71
		1922	50,00	30,00	80,00	7,28,23	...	(d)5,93,85	...	13,22,08	2,15,95
		1923	1,68,13	1,00,00	2,68,13	8,84,05	...	(d)6,85,46	...	15,69,51	3,03,69
		1924	1,68,13	1,13,60	2,81,73	7,77,91	...	(d)6,08,25	...	13,86,16	3,70,34

* For previous years, *vide* under class B. †31st March, 1925.

(a) Affiliated to the P. & O. Banking Corporation, Ld. Figures relate to the end of March of the following year.
(b) Includes Savings Bank and other accounts.
(c) Formerly National Financing and Commission Corporation, Ld.
(d) Includes Savings Bank deposits.
(e) Figures for 1923 not available.

No. 13.—CAPITAL, RESERVE, DEPOSITS, AND CASH OF THE INDIAN JOINT-STOCK BANKS DURING THE PAST FIVE YEARS, AS FAR AS AVAILABLE—*contd.*

Class A—Banks having capital and reserve above R5 lakhs—*contd.*

No.	Name of Bank	Year	Paid-up Capital	Reserve and Rest	Total	Deposits					Cash Balance
						Fixed	Savings Bank	Current	Other	Total	
			R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R1,000)
13	Chota Nagpur Banking Association, Hazaribagh.	1920	58	4,83	5,41	14,26	...	9,58	18	24,02	6,84
		1921	58	5,03	5,61	15,83	...	10,38	22	26,43	5,86
		1922	58	5,03	5,61	18,39	...	11,19	9	29,67	5,35
		1923	58	5,03	5,61	19,10	...	12,16	7	31,33	4,67
		1924	58	5,53	6,11	20,13	...	12,90	5	33,08	6,11
14	Dawsons Bank, Pyapon	1922	5,50	1,91	7,41	19,18	84	92	...	20,94	2,17
		1923	5,50	2,00	7,50	21,52	...	(a) 2,56	...	24,08	1,36
		1924	5,50	3,05	8,55	23,94	1,16	2,23	51	27,84	2,08
15	Indian Bank, Madras	1920	10,00	4,24	14,24	...	...	...	...	58,25	13,61
		1921	12,59	5,23	17,82	...	...		...	76,86	8,36
		1922	12,78	5,88	18,66	...	...	...	...	68,34	7,98
		1923	12,79	6,41	19,20	...	...	...	...	68,00	7,83
		1924	12,79	8,09	20,88	...	...	...	...	75,51	6,23
16	Indian Industrial Bank, Calcutta	1920	3,26	...	3,26	54	2	4,12	...	4,68	1,15
		1921	3,43	...	3,43	2,10	6	1,44	1	3,61	78
		1922 (b)	4,63	44	5,07	14(a)	...	52	1	67	31
17	Industrial Bank of Western India, Ahmedabad.	1920	39,96	...	39,96	22,17	14	5,91	18	28,40	9,70
		1921	39,97	1,55	41,52	65,29	1,07	14,12	5,04	85,52	5,90
		1922	39,97	1,55	41,52	83,72	6,32	26,65	47	1,17,16	18,03
		1923	39,97	2,84	42,81	79,54	8,35	27,87	7,62	1,23,38	7,55
		1924	39,97	3,63	43,60	16,92	3,92	22,15	38,07	81,06	5,60
18	Jalpaiguri Banking and Trading Corporation, Jalpaiguri.†	1924	50	4,51	5,01	28,62	...	22,56	1,21	52,39	32,03
19	Karnani Industrial Bank, Calcutta	1920	60,00	...	60,00	7,61	...	21,32	...	28,33	18,65
		1921	60,00	...	60,00	7,04	...	16,65	2,00	25,69	5,07
		1922	60,00	1,00	61,00	...	...	...	...	33,99	3,51
		1923	60,00	1,50	61,50	2,69	...	31,08	...	33,77	3,24
		1924	60,00	2,08	62,08	4,92	...	18,99	...	23,91	3,37
20	Mufassil Bank, Gorakhpur	1920	4,00	1,05	5,05	3,19	30	75	...	4,24	68
		1921	4,03	1,20	5,23	3,99	46	88	...	5,33	52
		1922	4,47	1,35	5,82	5,39	70	55	...	6,64	77
		1923	4,71	1,45	6,16	5,21	74	58	...	6,53	54
		1924	4,72	2,07	6,79	4,60	84	1,02	3	6,49	30
21	Mysore Industrial Bank, Bangalore City.	1921	6,07	...	6,07	38	10	76	...	1,24	91
		1922	6,51	...	6,51	...	...	...	...	1,16	35
		1923	6,51	...	6,51	1,21	...	(a) 16	...	1,37	54
		1924	7,16	45	7,61	93	...	(a) 14	...	1,07	11
22	Nedungadi Bank, Calicut	1920	4,34	1,01	5,35	20,59	35	1,63	83	23,40	3,71
		1921	5,57	1,28	6,85	23,33	50	2,27	1,01	27,11	3,17
		1922	6,37	1,63	8,00	29,88	55	2,69	1,26	34,38	2,96
		1923	7,21	2,05	9,26	29,96	56	2,01	1,47	34,00	3,32
		1924	8,66	2,46	11,12	28,47	67	2,21	1,49	32,84	3,72
23	Oudh Commercial Bank, Fyzabad	1920	5,00	2,00	7,00	5,81	...	98	...	6,79	80
		1921	5,00	2,00	7,00	5,61	...	69	...	6,30	51
		1922	5,00	2,00	7,00	5,02	...	54	...	5,56	1,77
		1923	5,00	2,00	7,00	3,97	...	22	...	4,19	46
		1924	5,00	2,38	7,38	3,76	...	19	...	3,95	51
24	Poona Bank (in liquidation)	1920	6,00	71	6,71	...	...	...	...	1,89	64
		1921	6,00	86	6,86	...	...			2,03	1,01
		1922	6,00	70	6,70	...	...	...	...	3,45	1,43
		1923	6,00	1,28	7,28	1,98	55	1,02	...	3,55	1,37
25	Punjab and Sind Bank, Amritsar	1920	3,76	4,10	7,86	50,71	...	14,07	...	64,78	11,39
		1921	3,84	5,60	9,44	62,67	...	(a) 20,34	...	83,01	10,86
		1922	3,90	7,40	11,30	50,54	8,03	18,57	1,62	78,76	12,33
		1923	3,94	9,85	13,79	57,52	7,34	17,40	1,79	84,05	12,71
		1924	3,99	12,07	16,06	59,77	7,93	14,75	2,29	84,74	13,17
26	Punjab Co-operative Bank, Amritsar	1921	6,95	17	7,12	14,75	57	1,08	70	17,10	1,85
		1922	7,10	35	7,45	20,21	75	80	77	22,53	3,71
		1923	7,19	52	7,71	23,94	86	1,56	76	27,12	2,98
		1924	7,33	1,14	8,47	32,24	1,11	2,37	89	36,61	4,78
27	Punjab National Bank, Lahore	1920	18,33	15,71	34,04	2,36,99	17,31	53,29	1,66	3,09,25	67,86
		1921	20,46	17,20	37,66	3,03,12	24,72	61,37	3,92	3,93,13	51,53
		1922	26,75	18,00	44,75	3,92,01	29,65	65,88	4,90	4,92,44	1,04,14
		1923	27,40	21,00	48,40	4,36,13	32,60	69,26	5,41	5,43,40	59,02
		1924	30,66	25,15	55,81	5,06,94	38,18	73,44	7,51	6,26,07	81,92
28	Shilotri Bank, Bombay	1924*	4,47	66	5,13	...	...	14,33(a)	22,64	36,97	6,63
29	Simla Banking and Industrial Co., Simla	1924*	4,85	16	5,01	(a) 5,58	...	99	...	6,57	80
30	Union Bank of India, Bombay	1920	59,76	...	59,76	37,39	20	15,88	...	53,47	14,94
		1921	59,88	...	59,88	67,43	80	36,27	10	1,04,60	27,54
		1922	59,82	2,00	61,82	45,05	85	24,69	20,00	90,59	13,19
		1923	59,85	1,20	61,05	43,59	72	22,14	15,00	81,45	10,85
		1924	59,85	2,53	62,38	20,44	61	17,03	17,50	55,58	10,63
31	U. Rai Gyaw Thoo & Co., Akyab	1923	28,94	1,30	30,24	...	...	71	30	1,01	2,47
		1924	25,00	3,11	28,11	...	...	38	29	67	2,67

* For previous years, *vide* under Class B.
(a) Includes Savings Bank Deposits.
(b) Figures for 1923 & 1924 not available.

No. 13.—CAPITAL, RESERVE, DEPOSITS, AND CASH OF THE INDIAN JOINT-STOCK BANKS DURING THE PAST FIVE YEARS, AS FAR AS AVAILABLE—*contd.*

Class B—Banks having capital and reserve over ₹1 lakh and less than ₹5 lakhs

No.	Name of Bank	Year	Paid-up Capital	Reserve and Rest	Total	Deposits					Cash Balance
						Fixed	Savings Bank	Current	Other	Total	
			₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
1	Andhra Bank, Masulipatam	1924	1,00	9	1,09	...	...	...	...	46	...
2	Bangalore Mercantile Bank, Bangalore.†	1921	1,31	9	1,40	13	...	...	7	20	13
		1923	92	10	1,02	6	...	...	5	11	1
		1924	1,10	23	1,33	13	...	...	18	31	1
3	Bank of Behar, Bankipore	1920	1,76	93	2,69	...	...	...	...	13,48	3,98
		1921	2,21	1,21	3,42	...	...	...	...	19,27	4,15
		1922	2,47	1,36	3,83	11,14	2,87	7,68	6	21,75	6,16
		1923	2,79	1,73	4,52	12,13	2,84	5,46	3	20,46	2,54
		1924	3,01	1,80	4,81	...	...	...	...	17,49	2,51
4	Bank of Nanumal Naraindas & Co., Sukkur.	1923	1,99	18	1,67	16	2	21	6	45	59
		1924*	...	...	...	...	...	...	...	...	...
5	Bank of Northern India, Rawalpindi	1920	1,46	1,00	2,46	8,85	19	1,91	37	11,32	3,49
		1921	1,51	1,40	2,91	10,60	24	2,87	72	14,43	2,64
		1922	1,62	1,80	3,42	9,99	...	3,04(*a*)	...	13,03	1,88
		1923	1,68	2,20	3,88	7,82	...	2,60(*a*)	...	10,42	1,63
		1924	1,75	2,61	4,36	6,14	...	1,94(*a*)	...	8,08	1,05
6	Bank of Upper Burma, Maymyo	1923	1,01	...	1,01	1,32	...	80	1	2,13	27
		1924	1,01	14	1,15	2,03	...	45	...	2,48	13
7	Bari Doab Bank, Lahore	1920	1,00	56	1,56	12,15	84	1,24	38	14,61	1,25
		1921	1,00	84	1,84	11,71	78	1,33	41	14,23	88
		1922	1,00	1,15	2,15	10,63	66	81	31	12,41	66
		1923	1,00	1,44	2,44	12,55	68	92	43	14,53	92
		1924	1,00	1,89	2,89	13,54	69	92	1	15,16	99
8	Bharat National Bank, Delhi	1920	2,94	97	3,91	...	...	...	...	92	13
		1921	2,75	...	2,75	...	...	...	...	1,03	12
		1922	2,76	...	2,76	...	...	...	...	82	...
		1923	2,77	7	2,84	...	...	...	...	94	1
		1924	2,77	9	2,86	...	...	...	...	1,00	1
9	Bhargava Commercial Bank, Jubbulpore.	1920	2,50	10	2,60	3,48	48	54	...	4,50	1,35
		1921	2,50	12	2,62	3,22	46	92	...	4,60	1,48
		1922	2,50	16	2,66	3,49	44	78	...	4,71	1,57
		1923	2,50	14	2,64	3,65	37	62	21	4,85	1,14
		1924	2,50	37	2,87	3,02	32	39	...	3,73	59
10	Bhowanipore Banking Corporation, Calcutta.	1920	1,25	1,40	2,65	8,94	12,90	6,40	...	28,24	71
		1921	1,25	2,08	3,33	10,09	16,95	6,10	1	33,15	3,12
		1922	1,25	2,74	3,99	12,74	18,73	7,29	...	38,76	5,39
		1923	1,25	2,20	3,45	13,52	(*c*)18,93	7,17	36	39,98	2,95
		1924	1,25	2,43	3,68	10,60	(*c*)14,18	5,18	...	29,96	1,19
11	Byopar Sahayak Bank, Meerut	1920	1,50	1,06	2,56	6,22	...	55	...	6,77	95
		1921	2,00	1,24	3,24	7,06	...	42	3	7,51	1,16
		1922	2,00	1,41	3,41	7,90	...	43	...	8,33	1,14
		1923	2,00	1,59	3,59	8,56	...	46	...	9,02	87
		1924	2,00	2,09	4,09	8,25	...	62	2	8,89	1,58
12	Calicut Bank, Calicut	1920	1,10	43	1,53	3,71	...	66	...	4,37	30
		1921	1,34	44	1,78	4,96	...	92	...	5,88	27
		1922	1,61	48	2,09	5,08	...	1,07	...	6,15	30
		1923	1,72	65	2,28	5,13	...	96	...	6,09	32
		1924	1,85	77	2,62	4,66	...	80	...	5,46	26
13	Canara Bank, Mangalore	1920	3,00	1,42	4,42	8,46	22	26	5	8,99	16
		1921	3,00	1,62	4,62	11,38	30	49	6	12,23	23
		1922(*b*)	3,00	1,83	4,83	15,30	36	37	5	16,08	26
14	Canara Banking Corporation, Udipi (S. Kanara).	1923	1,47	44	1,91	4,20	2	28	10	4,60	11
		1924	1,49	72	2,21	4,75	1	11	7	4,94	13
15	Chinese Merited Banking Company, Rangoon.	1921	1,00	20	1,20	99	57	99	2	2,57	1,34
		1922	1,00	21	1,21	1,12	42	1,29	...	2,83	84
		1923	1,00	24	1,24	58	39	26	20	1,43	17
		1924	1,00	36	1,36	39	29	52	12	1,32	14
16	Coimbatore Town Bank, Coimbatore	1920	1,84	40	2,24	1,79	74	2	45	3,00	2
		1921	1,86	46	2,32	1,88	76	6	65	3,35	...
		1922	1,86	54	2,40	2,91	...	2	85	3,78	1
		1923	1,86	53	2,39	2,47	76	1	1,02	4,26	1
		1924	1,86	1,03	2,89	3,99	...	8	16	4,23	1
17	Coimbatore Union Bank, Coimbatore	1922	1,16	4	1,20	88	29	...	1	1,18	1
		1923	1,16	7	1,23	57	21	...	6	84	...
		1924	1,16	10	1,26	49	10	4	6	69	1

† In 1920 and 1922 capital and reserve were less than one lakh of rupees.

* Not available.

(*a*) Includes prudential Savings Bank Deposits.

(*b*) See under Class A for figures from 1923.

(*c*) Preference deposit.

No. 13.—CAPITAL, RESERVE, DEPOSITS, AND CASH OF THE INDIAN JOINT-STOCK BANKS DURING THE PAST FIVE YEARS, AS FAR AS AVAILABLE—*contd.*

Class B—Banks having capital and reserve over R1 lakh and less than R5 lakhs—*contd.*

No.	Name of Bank	Year	Paid-up Capital	Reserve and Rest	Total	Deposits					Cash Balance
						Fixed	Savings Bank	Current	Other	Total	
			R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)
18	Co-operative Hindusthan Bank, Calcutta.	1920	1,59	31	1,90	4,52	17	4,39	8	9,16	1,92
		1921	1,65	37	2,02	7,26	21	4,51	6	12,04	2,28
		1922	1,65	41	2,06	9,22	28	6,69	2	16,21	4,10
		1923	1,65	55	2,20	8,65	25	7,22	26	16,38	2,98
		1924	1,66	81	2,47	...	...	...	...	17,91	3,67
19	Darbhanga Bank	1920	2,03	35	2,38	45	6	1,20	...	1,71	1,10
		1921	2,03	38	2,41	63	11	1,38	...	2,12	33
		1922	2,03	46	2,49	6	4	10	...	20	19
		1923(c)	...	...	...	...	...	...	...	...	...
20	Dharwar Bank, Hubli	1924	71	38	1,09	4,83	71	..	...	5,54	33
21	Erode Bank, Erode	1920	1,74	31	2,05	...	...	...	...	5	1
		1921	1,45	32	1,77	...	...	...	...	4	3
		1922	1,55	32	1,87	2	...	...	...	2	1
		1923	1,21	33	1,54	...	...	...	...	...	...
		1924	93	38	1,31	1(d)	...	...	...	1	...
22	Frontier Bank, Dera Ismail Khan	1921	83	82	1,65	8,50	...	2,79 } (b)	...	11,29	1,34
		1922	1,15	92	2,07	8,71	...	3,49 }	...	12,20	2,74
		1923	1,20	1,09	2,29	8,97	1,26	1,40	19	11,82	2,38
		1924	1,20	1,31	2,51	11,64	1,24	1,25	24	14,37	2,44
23	Industrial and Exchange Bank of India, Bombay (in liquidation).	1920	1,49	...	1,49	...	...	...	...	3,38	2,43
		1921	1,78	...	1,78	1,89(a)	...	2,90	15	4,94	2,53
		1922	2,62	4	2,66	2,03(a)	..	1,50	...	3,53	81
24	Jalpaiguri Banking and Trading Corporation, Jalpaiguri.	1920	50	1,92	2,42	16,71	...	5,06	30	22,07	2,35
		1921	50	2,49	2,99	16,11	...	3,95	24	20,30	1,33
		1922	50	3,49	3,99	16,93	...	4,90	52	22,35	2,02
		1923	50	4,41	4,91	19,65	...	15,95	94	36,54	15,47
		1924	*Vide* under Class A								
25	Jessore United Bank, Jessore	1920	1,00	68	1,68	6,17	...	...	3	6,20	1,01
		1921	1,00	88	1,88	6,61	...	...	2	6,63	54
		1922	1,00	1,00	2,00	7,26	...	1	...	7,27	2,18
		1923	1,00	1,14	2,14	7,30	...	83	27	8,40	1,70
		1924	1,00	1,43	2,43	8,27	...	65	...	8,92	3,17
26	Karachi Bank, Karachi	1920	2,50	50	3,00	10,25	4,21	5,67	15	20,28	69
		1921	2,50	70	3,20	12,91	6,52	9,22	15	28,80	70
		1922	2,50	1,00	3,50	15,06	5,93	7,02	19	28,20	68
		1923	2,50	1,50	4,00	18,17	6,75	6,33	19	31,44	1,82
		1924	2,50	1,88	4,38	19,79	7,52	5,36	22	32,89	2,14
27	Karur Vysya Bank, Karur	1922	1,40	2	1,42	4	...	...	...	4	9
		1923	1,40	4	1,44	24	...	...	...	24	...
		1924	1,28	31	1,59	45	7	...	...	52	...
28	Kumbakonam Bank, Kumbakonam	1920	1,59	85	2,44	60	10	1,31	1	2,02	27
		1921	1,51	64	2,15	83	10	1,83	1	2,77	75
		1922	1,57	75	2,32	88	11	1,29	1	2,29	44
		1923	1,52	69	2,21	49	10	2,15	1	2,75	81
		1924	1,57	95	2,52	1,41	10	2,97	1	4,49	1,13
29	Luxmi Industrial Bank	1923	1,01	..	1,01	41(a)	...	92	...	1,33	52
		1924 (c)	...	...	...	...	...	...	...	...	...
30	Lyallpur Bank, Lyallpur	1920	1,10	69	1,79	13,64	1,54	3,41	19	18,78	3,12
		1921	1,39	1,14	2,53	18,77(a)	...	2,19	23	21,19	3,01
		1922	1,48	1,65	3,13	17,54	2,02	2,61	26	22,43	4,16
		1923	1,56	1,98	3,54	16,38	2,08	3,38	30	22,14	3,50
		1924	1,56	2,35	3,91	17,99	2,31	2,73	33	23,36	3,18
31	Merchants' Bank, Tanjore	1920	1,43	...	1,43	3	2	34	1	40	23
		1921	1,51	2	1,53	...	...	...	...	68	49
		1922	1,59	5	1,64	29	4	34	...	67	29
		1923	1,60	8	1,68	31	8	44	...	83	22
		1924	1,60	23	1,83	1,40	...	...	...	1,40	39
32	Mohaluxmi Bank, Chittagong	1924	1,06	67	1,73	...	...	..	...	2,79	1,24
33	Muslim Bank of India, Lahore	1923	73	51	1,24	...	...	...	...	3,60	1,28
		1924	89	41	1,30	...	...	...	...	4,02	84
34	Nadar Bank, Tuticorin	1922	1,78	...	1,78	2	5	12	2	21	7
		1923	1,89	...	1,89	7	4	19	...	30	22
		1924	2,06	15	2,21	31	8	35	2	76	23
35	Namboodiri Bank, Pallippuram, S. Malabar.	1922	1,84	15	1,99	1,77	2	16	...	1,95	32
		1923	2,06	22	2,28	1,58	5	26	...	1,89	24
		1924	2,31	25	2,56	1,32	2	26	...	1,60	19
36	Pangal Nayak Bank, Udipi.	1922	1,25	3	1,28	3,41	...	3	1	3,45	6
		1923	1,50	10	1,60	4,05	...	4	2	4,11	3
		1924	1,50	47	1,97	4,63	...	18	5	5,86	9
37	Peelamedu Radha Krishna Bank, Peelamedu.	1922	1,43	8	1,51	5	1	...	6	12	9
		1923	1,43	10	1,53	10	...	...	6	16	6
		1924	1,43	32	1,75	6	...	...	4	10	8

(a) Includes Savings Bank deposits
(b) Includes Savings Bank and other deposits.
(c) Not available.
(d) Includes current deposits.

No. 13.—CAPITAL, RESERVE, DEPOSITS, AND CASH OF THE INDIAN JOINT-STOCK BANKS DURING THE PAST FIVE YEARS, AS FAR AS AVAILABLE—*concld.*

Class B—Banks having capital and reserve over Rl lakh and less than R5 lakhs—*concld.*

No.	Name of Bank	Year	Paid-up Capital	Reserve and Rest	Total	Deposits					Cash Balanc
						Fixed	Savings Bank	Current	Other	Total	
			R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000
38	Punjab and Kashmir Bank, Rawalpindi	1920	1,74	28	2,02	9,45	47	1,99	3	11,94	2,0
		1921	2,46	40	2,86	.	...	...	...	16,52	2,9
		1922	3,22	81	4,03	...	...	...	...	23,51	6,0
		1923	3,76	1,13	4,89	...	...	...	..	14,89	3,1
		1924	3,78	1,08	4,86	...	...	...	...	10,28	2,5
39	Punjab Zamindars' Bank, Lyallpur	1923	1,37	1	1,38	55	2	11	7	75	...
		1924	1,56	19	1,75	69	5	9	5	88	
40	Raikut Industrial Bank, Jalpaiguri	192?	2,47	...	2,47	1,60	...	57	...	2,17	1,1
		1923	2,52	...	2,52	17	...	86	13	1,16	8
		1924	2,91	...	2,91	11	...	4	...	15	
41	Shilotri Bank, Bombay	1921	4,47	...	4,47	...	...	10,09(*b*)	11,80	21,89	3,3
		1922	4,29	10	4,39	...	...	...	...	18,38	6,6
		1923	4,47	25	4,72	...	...	...	...	13,75	7,8
		1924		*Vide* under Class A.							
42	Simla Banking and Industrial Company, Simla.	1920	3,35	...	3,35	6,78	...	3,69	...	10,47	5,0
		1921	3,39	...	3,39	18,55(*a*)	...	3,28	...	21,83	3,9
		1922	3,45	25	3,70	11,43(*a*)	...	3,46	...	14,89	1,8
		1923	3,47	30	3,77	6,61	32	1,60	9	8,62	1,6
		1924		*Vide* under Class A.							
43	South India Bank, Tinnevelly	1920	3,00	91	3,91	4,97	...	1,49	16	6,62	4,5
		1921	3,00	97	3,97	5,10	...	2,32	15	7,57	1,0
		1922	3,00	1,20	4,20	6,27	...	3,32	54	10,13	2,1
		1923	3,00	1,28	4,28	6,98	...	2,20	54	9,72	2,6
		1924	3,00	1,77	4,77	7,97	...	2,50	63	11,10	1,9
44	Tinnevelly Bank	1920	1,82	14	1,96	3	...	...	...	3	
		1921	1,82	14	1,96	2	...	...	...	2	...
		1922	1,82	14	1,96	2	...	2	4	8	
		1923†	...	...	...	...	...	...	...	...	...
45	Travancore Commercial Bank, Kottayam.	1921	2,68	6	2,74	...	...	...	...	75	
		1922	2,67	7	2,74	...	...	2,14	...	2,14	
		1923	2,68	...	2,68	2	...	29	...	31	
		1924	2,68	47	3,15	37	...	62	13	1,12	1
46	Travancore National Bank, Tiruvalla	1921	2,43	16	2,59	2,50	...	6,38	...	8,88	1
		1922	2,58	21	2,79	1,34	2,32	57	...	4,23	1
		1923	2,60	21	2,81	1,15	...	2,83	75	4,73	2
		1924	2,61	63	3,24	1,44	...	2,25	45	4,14	2
47	Trichinopoly Hindu Savings Bank	1920*	99	2	1,01	87	...	4	...	91	
48	Union Bank, Kumbakonam	1920	1,00	80	1,80	2,08	40	3,43	9	6,00	76
		1921	1,00	92	1,92	2,10	47	3,28	9	5,94	1,77
		1922	1,00	1,02	2,02	1,95	44	2,89	13	5,41	94
		1923	1,00	1,12	2,12	1,82	79	2,95	...	5,56	2,24
		1924	1,00	98	1,98		...	...	...	5,91	1,55
49	Vellore Commercial Bank, Vellore	1920	5,00	68	5,68	1,18	...	2,13	...	3,31	11
		1921	3,57	1,18	4,75	62	...	1,05	72	2,39	9
		1922	3,62	1,17	4,79	1,00	...	1,03	72	2,75	2
		1923	3,05	1,21	4,26	1,07	...	1,71	52	3,30	3
		1924	3,07	1,08	4,15	1,11	..	1,08	66	2,85	...
50	Vellore Mercantile Bank, Vellore	1920	4,09	18	4,27	7	...	1,79	...	1,86	70
		1921	3,74	36	4,10	25	...	2,48	...	2,73	8
		1922	3,93	35	4,28	2	...	86	...	88	31
		1923	2,23	41	2,64	26	...	95	...	1,21	1
		1924	2,68	83	3,51	8	...	51	9	68	5
51	Woriur Commercial Bank, Woriur	1920	1,34	8	1,42	54	...	3	...	57	2
		1921	1,37	7	1,44	45	...	5	..	50	11
		1922	1,52	8	1,60	42	...	3	...	45	1
		1923	1,39	9	1,48	48	...	3	...	51	...
		1924	1,34	17	1,51	61	...	7	...	68	1

* In subsequent years capital and reserve were less than one lakh of rupees.

† Not available.

(*a*) Includes Savings Bank deposits.

(*b*) Includes Savings Bank and fixed deposits.

No. 14.—CAPITAL, RESERVE, DEPOSITS, LOANS AND CASH OF THE INDIAN CO-OPERATIVE BANKS DURING THE PAST FIVE YEARS.

Class A.—Banks having capital and reserve over R5 lakhs

No.	Name of Bank	Year	Capital and Reserve				Deposits and Loans from					Loans due by			
			Paid-up Share Capital	Reserve Fund under Sec. 33 of Act II of 1912	Other Funds	Total	Non-members and members in individual capacity	Provincial and Central Banks	Societies	Government	Total received	Member (individual)	Banks and Societies	Total outstanding	Cash in hand and Bank
			R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)
	Madras.														
1	Madras Central Urban Bank.	1920-21	4,78	1,59	55	6,92	58,40	...	3,16	...	61,56	1,60	62,93	64,53	44
		1921-22	5,23	1,92	61	7,76	54,21	13,05	...	...	67,26	3,16	69,52	72,68	44
		1922-23	5,25	2,50	71	8,46	63,55	14,15	...	...	77,70	1,68	70,38	72,06	77
		1923-24	5,25	2,85	1,22	9,32	63,85	13,43	1,22	...	83,50	1,60	81,25	82,85	77
		1924-25	5,95	3,85	99	10,79	80,70	18,71	1,39	...	1,00,80	1,64	85,05	86,69	8,98
	Bombay.														
2	Bombay Provincial Co-operative Bank.	1920-21	7,00	20	1,66	8,86	20,88	...	17,29	...	38,17	...	44,41	44,41	3,11
		1921-22	7,00	20	2,04	9,24	22,21	...	33,29	...	55,50	...	51,18	51,18	13,28
		1922-23	7,00	20	2,56	9,76	27,07	...	47,74	1,02	75,83	...	48,85	48,85	37,23
		1923-24	7,41	25	2,82	10,48	28,84	...	63,73	1,96	94,53	...	48,43	48,43	3,61
		1924-25	8,02	25	3,22	11,49	31,06	...	49,02	3,42	83,50	...	57,64	57,64	1,33
3	G. I. P. Railway Employees' Co-operative Credit Society (Bombay).	1920-21	4,61	43	...	5,04	18,93	...	...	...	18,93	20,08	5,00	25,08	15
		1921-22	5,05	50	...	5,55	27,37	...	...	...	27,37	22,40	11,85	34,25	45
		1922-23	5,75	62	...	6,37	33,71	...	...	...	33,71	26,86	11,00	37,86	4,67	
		1923-24	5,85	80	...	6,65	27,70	..		...	27,70	24,59	9,15	33,74	3,06
		1924-25	5,84	1,09	...	6,93	19,20	...	...	...	19,20	25,20	1,70	26,90	1,78
	Bengal.														
4	Bengal Provincial Co-operative Bank.	1920-21	*Vide* under Class B.												
		1921-22													
		1922-23													
		1923-24	4,57	52	52	5,61	19,47	8,85	2,85	...	31,17	...	28,81	28,81	23
		1924-25	5,49	61	52	6,62	37,11	13,21	4,26	...	54,58	...	35,50	35,50	2
5	East India Railway Employees' Credit Society.	1920-21	*Vide* under Class B.												
		1921-22													
		1922-23													
		1923-24	3,85	66	66	5,17	10,78	...	...	...	10,78	15,16	...	15,16	27
		1924-25	3,92	74	88	5,54	12,63	...	...	...	12,63	17,16	...	17,16	50
6	Bengal Nagpur Railway Employees' Co-operative Urban Bank.	1920-21	*Vide* under Class B.												
		1921-22													
		1922-23													
		1923-24	4,76	63	...	5,39	13,02	...	...	...	13,02	18,03	...	18,03	21
		1924-25	5,63	84	...	6,47	17,07	...	...	...	17,07	23,55	...	23,55	3
	Burma.														
7	Burma Provincial Co-operative Bank.	1920-21	5,75	3,18	15	9,08	70,29	...	7,42	...	77,71	...	68,08	68,08	12
		1921-22	6,51	4,16	15	10,82	80,84	...	7,94	...	88,78	...	81,68	81,68	...
		1922-23	6,67	4,71	67	12,05	89,59	...	3,28	...	92,87	...	85,07	85,07	1
		1923-24	6,67	5,36	99	13,02	90,77	4,87	2,91	...	98,55	...	91,50	91,50	5
		1924 25	6,67	5,72	1,35	13,74	98,43	3,93	2,80	...	1,05,16	...	88,27	88,27	1,34
	Central Provinces.														
8	Provincial Bank (Central Provinces and Berar).	1920-21	6,01	80	40	7,21	17,91	14,94	16	...	33,01	1	29,48	29,49	1
		1921-22	6,01	80	19	7,00	17,14	26,48	15	...	43,77	1	19,50	19,51	8,72
		1922-23	6,01	1,25	42	7,68	17,51	33,18	25	...	50,94	1	13,63	13,64	5,03
		1923-24	6,01	1,25	42	7,68	17,00	37,96	33	...	55,29	1	10,95	10,96	4,91
		1924-25	6,01	1,25	42	7,68	18,62	39,22	63	...	58,47	2	18,08	18,10	5,10

Class B.—Banks having capital and reserve over R1 lakh and less than R5 lakhs.

	Madras.														
1	Anantapur District Co-operative Central Bank.	1921-22	1,03	2	...	1,05	1,36	8,68	1,04	...	11,08	10	11,69	11,79	15
		1922-23	1,41	5	8	1,54	2,31	9,88	1,11	...	13,30	15	14,39	14,54	19
		1923-24	1,57	11	1	1,69	2,77	9,70	1,18	...	13,65	17	14,75	14,92	22
		1924-25	1,80	17	10	2,07	2,40	9,56	1,49	...	13,45	25	14,59	14,84	26
2	Co-operative Central Bank, Vellore.	1920-21	2,22	11	...	2,33	2,69	15,97	1,14	...	19,80		20,71	20,71	97
		1921-22	2,77	22	...	2,99	3,94	19,84	1,66	...	25,44	...	27,23	27,23	33
		1922-23	3,29	36	2	3,67	4,55	18,65	1,91	...	25,11	2	27,52	27,54	33
		1923-24	3,39	49	2	3,90	3,71	22,90	2,27	...	28,88	3	31,53	31,56	15
		1924-25	3,58	64	2	4,24	4,33	23,44	2,51	...	30,28	5	33,04	33,09	8
3	South Arcot District Co-operative Banking Union.	1921-22	1,04	4	...	1,08	3,02	3,53	1,14	...	7,69	...	8,54	8,54	15
		1922-23	1,43	8	..	1,50	5,36	4,54	1,27	...	11,17	6	12,41	12,47	15
		1923-24	1,81	18	...	1,99	6,91	6,09	1,46	...	14,46	2	16,04	16,06	10
		1924-25	2,22	23	5	2,50	8,53	6,44	2,01	...	16,98	9	19,03	19,12	8
4	Co-operative Central Bank, Conjeeveram.	1920-21	1,13	7	...	1,20	2,30	6,51	1,86	...	10,67	2	11,26	11,28	50
		1921-22	1,52	12	5	1,69	2,19	8,77	2,10	...	13,06	15	14,05	14,20	38
		1922-23	2,00	17	2	2.19	4,08	9,44	2,50	...	16,02	13	17,57	17,70	40
		1923-24	2,58	24	2	2,84	6,06	11,05	3,37	...	20,48	13	22,63	22,76	34
		1924-25	2,92	35	8	3,35	8,86	12,12	4,00	...	24,98	20	27,41	27,61	41
5	Coimbatore District Urban Bank.	1920-21	1,30	22	...	1,52	6,85	1,75	1,29	...	9,89	12	10,72	10,84	19
		1921-22	1,51	27	3	1,81	9,42	2,00	1,18	...	12,60	15	13,67	13,82	22
		1922-23	1,69	40	4	2,13	12,03	80	1,54	...	14,37	28	15,38	15,66	32
		1923-24	1,92	49	12	2,53	13,85	2,10	2,08	...	18,03	26	18,32	18,58	40
		1924-25	2,20	56	14	2,90	18,49	...	2,15	...	20,64	30	18,72	19,02	3,84
6	Hospet Co-operative Central Bank . .	1924-25	1,07	5	...	1,12	1,85	3,85	28	...	5,98	4	6,80	6,84	27

No. 14.—CAPITAL, RESERVE, DEPOSITS, LOANS AND CASH OF THE INDIAN CO-OPERATIVE BANKS DURING THE PAST FIVE YEARS—*contd.*

Class B - Banks having capital and reserve over ₹1 lakh and less than ₹5 lakhs—*contd.*

No.	Name of Bank	Year	Capital and Reserve				Deposits and Loans from					Loans due by			
			Paid-up Share Capital	Reserve Fund under Sec. 33 of Act II of 1912	Other Funds	Total	Non-members and members in indiyidual capacity	Provincial and Central Banks	Societies	Government	Total received	Member (individual)	Banks and Societies	Total outstanding	Cash in hand and Bank
	Madras—*contd.*		₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
7	South Kanara District Co-operative Central Bank.	1920-21	1,34	10	...	1,44	3,33	...	1,73	...	5,06	2	5,29	5,31	12
		1921-22	1,47	14	1	1,62	4,08	40	2,76	...	7,24	3	7,89	7,92	8
		1922-23	1,54	19	1	1,74	5,68	69	2,64	...	9,01	2	10,54	10,56	4
		1923-24	1,58	25	2	1,85	8,03	...	3,72	...	11,75	17	11,95	12,12	11
		1924-25	1,59	28	...	1,87	9,78	...	3,53	...	13,31	26	12,75	13,01	27
8	Kistna District Co-operative Bank.	1921-22	89	11	1	1,01	7,68	...	46	...	8,14	87	5,44	6,31	53
		1922-23	1,05	17	2	1,24	9,25	...	63	...	9,88	78	8,26	9,04	48
		1923-24	1,27	22	3	1,52	78	...	11,07	...	11,85	72	9,91	10,63	61
		1924-25	1,46	26	...	1,72	12,34	10	1,04	...	13,48	84	12,20	13,04	43
9	Christian Central Co-operative Bank, Madras.	1920-21	99	3	...	1,02	4,62	35	4	...	5,01	3	4,05	4,08	2
		1921-22	99	6	...	1,05	4,31	...	12	...	4,43	...	4,70	4,70	11
		1922-23	1,04	8	...	1,12	5,75	...	21	...	5,96	...	6,27	6,27	24
		1923-24	1,16	14	2	1,32	7,11	...	89	...	8,00	...	8,16	8,16	15
		1924-25	1,35	19	3	1,57	8,44	...	1,82	...	10,26	4	10,52	10,56	96
10	Chittoor District Co-operative Central Bank.	1922-23	97	4	...	1,01	1,20	5,58	32	...	7,10	7	7,85	7,92	15
		1923-24	1,13	6	...	1,19	1,75	5,22	32	...	7,29	13	8,06	8,19	11
		1924-25	1,24	8	...	1,32	2,22	5,98	52	...	8,72	14	9,22	9,36	25
11	Madura Ramnad Co-operative Central Bank.	1920-21	93	23	...	1,16	8,76	...	82	...	9,58	3	10,17	10,20	45
		1921-22	1,35	29	1	1,65	11,09	...	1,34	...	12,43	2	9,88	9,90	32
		1922-23	1,51	35	7	1,93	10,47	...	1,74	...	12,21	6	9,46	9,52	50
		1923-24	1,65	46	21	2,32	10,43	4	2,67	...	13,14	6	10,96	11,02	23
		1924-25	1,78	56	22	2,56	10,14	...	3,00	...	13,14	12	10,78	10,90	67
12	Salem District Urban Bank.	1920-21	1,44	35	...	1,79	3,59	2,67	1,35	...	7,61	6	8,91	8,97	20
		1921-22	1,55	39	4	1,98	4,09	5,39	2,19	...	11,67	4	12,91	12,95	37
		1922-23	1,62	49	6	2,17	4,92	4,12	2,46	...	11,50	5	13,07	13,12	13
		1923-24	1,69	61	8	2,38	5,21	5,34	3,72	...	14,27	8	15,74	15,82	7
		1924-25	1,76	64	8	2,48	5,21	4,64	4,43	...	14,28	18	16,03	16,21	8
13	Tinnevelly District Co-operative Banking Union.	1921-22	1,02	2	...	1,04	2,95	1,86	1,02	...	5,83	...	5,99	5,99	65
		1922-23	1,18	5	1	1,24	4,96	1,40	96	...	7,32	5	6,97	7,02	1,01
		1923-24	1,36	9	...	1,45	5,90	92	1,36	...	8,18	13	8,40	8,53	73
		1924-25	1,45	17	1	1,63	8,41	22	1,65	...	10,28	8	10,48	10,56	74
14	Trichinopoly District Urban Bank.	1920-21	50	81	...	1,31	13,52	...	1,46	...	14,98	10	15,39	15,49	47
		1921-22	1,19	96	8	2,23	15,87	25	1,63	...	17,75	17	18,82	18,99	44
		1922-23	1,46	1,14	29	2,89	15,72	...	1,80	...	17,52	17	18,84	19,01	61
		1923-24	1,50	1,36	36	3,22	16,57	...	1,80	...	18,37	19	19,38	19,57	35
		1924-25	1,62	1,52	43	3,57	18,45	...	2,50	...	20,95	61	19,18	19,79	76
15	Madras and Southern Maharatta Railway Employees' Urban Bank.	1920-21	1,35	30	...	1,65	2,22	...	...	...	2,22	3,91	...	3,91	3
		1921-22	1,62	34	...	1,96	2,69	...	...	...	2,69	4,73	...	4,73	1
		1922-23	2,03	39	...	2,42	4,22	...	...	...	4,22	6,79	...	6,79	6
		1923-24	2,45	48	...	2,93	3,22	...	...	...	3,22	6,28	...	6,28	1
		1924-25	2,92	54	...	3,46	4,94	...	...	...	4,94	8,83	...	8,83	...
16	South Indian Railway Employees' Co-operative Society.	1921-22	1,15	2	...	1,17	2,97	...	...	...	2,97	4,76	...	4,76	...
		1922-23	1,75	5	...	1,80	5,13	...	...	...	5,13	7,22	...	7,22	...
		1923-24	2,05	11	...	2,16	4,76	...	...	...	4,76	6,97	...	6,97	...
		1924-25	2,38	20	...	2,58	6,61	...	...	...	6,61	9,17	...	9,17	...
17	Guntur District Co-operative Banking Union.	1923-24	1,08	10	5	1,23	6,92	29	66	...	7,87	23	8,47	8,70	42
		1924-25	1,28	14	9	1,51	9,06	1,03	69	...	10,78	17	11,54	11,71	51
18	Tanjore District Central Co-operative Bank.	1923-24	87	20	...	1,07	3,65	1,61	77	...	6,03	...	6,11	6,11	8
		1924-25	1,02	26	1	1,29	5,26	2,81	1,09	...	9,16	5	9,70	9,75	24
19	Malabar District Co-operative Bank	1924-25	96	11	...	1,07	5,48	1,34	71	...	7,53	25	7,96	8,21	10
20	Nellore District Co-operative Banking Union	1924-25	1,10	10	...	1,20	6,56	83	30	...	7,69	10	8,57	8,67	10
21	Tanjore District Co-operative Banking Union	1924-25	92	9	2	1,03	4,90	2,01	88	...	7,79	15	8,20	8,35	25
22	Madras City Co-operative Bank	1924-25	89	22	...	1,11	2,48	2,26	...	...	4,74	5,90	...	5,90	3
23	Madras Post Telegraph Co-operative Society	1924-25	1,04	12	...	1,16	2,28	...	...	...	2,28	3,11	...	3,11	9
	Bombay.														
24	Broach Co-operative Bank, Bombay.	1921-22	1,05	8	...	1,13	2,36	2,03	1,02	...	5,41	3	2,99	3,02	21
		1922-23	1,08	10	...	1,18	5,05	1,32	1,96	...	8,33	2	1,50	1,52	74
		1923-24	1,14	13	...	1,27	3,92	...	1,49	...	5,41	2	2,10	2,12	1,00
		1924-25	1,26	16	1	1,43	4,78	2	1,89	...	6,69	...	2,70	2,70	73

No. 14.—CAPITAL, RESERVE, DEPOSITS, LOANS AND CASH OF THE INDIAN CO-OPERATIVE BANKS DURING THE PAST FIVE YEARS—*contd.*

Class B.—Banks having capital and reserve over ₹1 lakh and less than ₹5 lakhs—*contd.*

No.	Name of Bank	Year	Capital and Reserve				Deposits and Loans from					Loans due by			
			Paid-up Share Capital	Reserve Fund under Sec. 33 of Act II of 1912	Other Funds	Total	Non-members and members in individual capacity	Provincial and Central Banks	Societies	Government	Total received	Member (individual)	Banks and Societies	Total outstanding	Cash in hand and Bank
			₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
	Bombay—contd.														
25	East Khandesh Central Co-operative Bank, Jalgaon.	1921-22	1,09	6	4	1,19	5,48	...	..	...	5,48	...	4,80	4,80	24
		1922-23	1,57	12	3	1,72	5,73	...	92	...	6,65	...	4,24	4,24	88
		1923-24	1,89	16	4	2,09	7,11	...	1,94	...	9,05	...	3,12	3,12	51
		1924-25	2,19	22	7	2,48	8,87	...	1,86	...	10,73	...	5,33	5,33	1,25
26	Ahmednagar District Central Co-operative Bank.	1920-21	62	39	...	1,01	5,57	...	5	...	5,62	3,30	1,60	4,90	58
		1921-22	75	45	...	1,20	5,47	...	8	...	5,55	3,42	1,72	5,14	53
		1922-23	81	48	...	1,29	5,65	...	11	...	5,76	3,41	1,74	5,15	29
		1923-24	86	54	...	1,40	6,63	...	25	...	6,88	3,47	1,58	5,05	54
		1924-25	87	61	...	1,48	7,16	...	10	...	7,26	3,57	1,67	5,24	56
27	Karnatak Central Co-operative Bank, Dharwar.	1920 21	1,29	7	...	1,36	4,54	2,95	...	...	7,49	...	7,57	7,57	1,38
		1921-22	1,94	10	...	2,04	6,86	4,69	1,10	...	12,65	...	11,96	11,96	2,77
		1922-23	2,33	15	...	2,48	9,32	3,53	1,67	...	14,52	38	14,91	15,29	1,17
		1923-24	2,42	23	...	2,65	14,89	5,65	1,75	...	22,29	1,75	19,01	20,76	3,98
		1924-25	3,12	32	2	3,46	21,12	3,05	1,00	...	25,17	2,87	23,09	25,96	2,45
28	Sind Central Co-operative Bank.	1921-22	1,12	8	...	1,20	5,90	1,50	1,02	...	8,42	...	4,93	4,93	60
		1922-23	1,36	11	..	1,47	11,80	2,82	2,36	...	16,98	...	6,36	6,36	3
		1923-24	1,49	16	...	1,65	17,05	2,40	5,55	...	25,00	...	6,50	6,50	1,18
		1924-25	1,69	21	...	1,90	21,03	9,53	8,81	...	39,37	...	9,15	9,15	1,65
29	Co-operative Credit Society of the Bombay, Baroda and Central India Railway, Bombay.	1920-21	2,80	31	2	3.13	4,80	...	...	...	4,80	7,75	...	7,75	45
		1921-22	2,86	37	2	3,25	6,20	...	...	...	6,20	10,07	...	10,07	17
		1922-23	3,08	47	7	3,62	10,59	...	...	...	10,59	13,26	...	13,26	1
		1923-24	3,32	61	6	3,99	13,12	...	...	...	13,12	15,09	2,74	17,83	4
		1924-25	3,58	79	28	4,65	17,91	...	...	...	17,91	18,24	5,13	23,37	29
30	Shamrao Vithal Co-operative Bank.	1920-21	72	70	...	1,42	5,77	...	34	...	6,11	5,56	...	5,56	11
		1921-22	75	80	...	1,55	8,05	...	20	...	8,25	5,26	...	5,26	1
		1922-23	78	87	...	1,65	7,61	...	33	...	7,94	4,97	5	5,02	8
		1923-24	76	93	8	1,77	7,34	...	43	...	7,77	4,31	32	4,63	3,86
		1924-25	77	95	9	1,81	7,48	...	60	...	8,08	3,97	61	4,58	4,21
31	Southern Mahratta Urban Central Co-operative Bank, Dharwar.	1920-21	86	29	5	1,20	2,11	...	7	...	2,18	2,89	13	3,02	23
		1921-22	82	32	5	1,19	2,30	..	7	...	2,37	3,08	9	3,17	34
		1922-23	82	37	6	1,25	2,45	15	6	...	2,66	3,44	5	3,49	44
		1923-24	86	40	13	1,39	2,69	...	...	...	2,69	4,11	4	4,15	19
		1924-25	92	46	14	1,52	3,42	3	...	...	3,45	4,55	1	4,56	49
32	Surat District Co-operative Bank, Surat	1923-24	91	13	2	1,06	7,06	...	88	...	7,94	82	2,38	3,20	2,23
		1924-25	1,01	16	2	1,19	8,17	...	56	...	8,73	86	3,76	4,62	1,98
33	Poona Central Co-operative Bank, Poona.	1923-24	95	8	...	1,03	10,32	...	74	...	11,06	...	4,38	4,38	2,87
		1924-25	1,07	10	...	1,17	11,14	...	90	...	12,04	...	6,53	6,53	2,43
34	Hubli Urban Co-operative Bank, Hubli.	1922-23	67	28	8	1,03	5,26	...	69	...	5,95	2,78	5	2,83	46
		1923-24	73	35	8	1,16	11,50	7,55	1,84	...	20,89	2,56	51	3,07	64
		1924-25	83	38	12	1,33	13,41	12,69	2,30	...	28,40	3,38	63	4,01	62
35	Bombay City Police Co-operative Urban Bank, Bombay.	1924-25	98	3	...	1,01	28	...	...	...	28	1,31	...	1,31	5
36	Bombay Postal Co-opetative Society, Bombay.	1924-25	94	11	9	1,14	1,31	8	...	...	1,39	2,00	...	2,00	...
37	Belgaum Pioneer Urban Co-operative Credit Bank, Belgaum.	1924-25	67	44	12	1,23	7,66	...	...	...	7,66	7,42	...	7,42	1,66
	Bengal.														
38	Bengal Provincial Co-operative Bank.	1920-21	2,97	13	...	3,10	13,31	3,94	6	...	17,31	...	18,79	18,79	...
		1921-22	3,15	15	22	3,52	14,45	7,19	25	...	21,89	...	17,23	17,23	...
		1922-23	3,60	35	31	4,26	19,06	10,07	1,34	...	30,47	...	19,83	19,83	...
		1923-24	*Vide* under Class A												
39	Mymensingh Central Co-operative Bank.	1922-23	99	22	24	1,45	6,42	...	64	...	7,06	...	8,05	8,05	49
		1923-24	1,34	27	32	1,93	8,61	...	66	...	9,27	...	10,73	10,73	57
		1924-25	1,72	37	44	2,53	13,00	...	68	...	13,68	...	14,00	14,00	88
40	Faridpur Central Co-operative Bank.	1920-21	75	29	8	1,12	4,60	...	4	...	4,64	2	5,03	5,05	7
		1921-22	69	33	17	1,19	4,80	...	3	...	4,83	2	4,66	4,68	5
		1922-23	68	35	23	1,26	4,50	...	3	...	4,53	2	4,67	4,69	10
		1923-24	68	39	25	1,32	4,49	...	3	...	4,52	1	4,55	4,56	...
		1924-25	65	42	33	1,40	3,52	44	2	...	3,98	1	4,43	4,44	...

No. 14.—CAPITAL, RESERVE, DEPOSITS, LOANS AND CASH OF THE INDIAN CO-OPERATIVE BANKS DURING THE PAST FIVE YEARS—*contd.*

Class B—Banks having capital and reserve over ₹1 lakh and less than ₹5 lakhs—*contd.*

No.	Name of Bank	Year	Capital and Reserve				Deposits and Loans from					Loans due by			Cash in hand and Bank
			Paid-up Share Capital	Reserve Fund under Sec. 33 of Act II of 1912	Other Funds	Total	Non-members and members in individual capacity	Provincial and Central Banks	Societies	Government	Total received	Member (individual)	Banks and Societies	Total outstanding	
			₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
	Bengal—contd.														
41	Comilla Central Co-operative Bank.	1922-23	80	23	6	1,09	4,22	...	...	...	4,22	...	4,03	4,03	16
		1923-24	94	26	6	1,26	4,85	...	...		4,85	...	5,06	5,06	22
		1924-25	1,07	31	8	1,46	5,50	...	...	...	5,50	...	6,50	6,50	14
42	Pabna Central Co-operative Bank.	1920-21	1,17	46	72	2,35	7,41	36	32	...	8,09	...	9,07	9,07	7
		1921-22	1,17	53	78	2,48	7,91	20	31	...	8,42	...	8,99	8,99	19
		1922-23	1,19	57	76	2,52	8,59	...	35	...	8,94	...	8,92	8,92	7
		1923-24	1,18	61	82	2,61	9,04	..	39	...	9,43	...	8,70	8,70	29
		1924-25	1,21	64	82	2,67	8,58	...	46	...	9,04	...	8,47	8,47	16
43	Dacca Central Co-operative Bank.	1923-24	74	25	18	1,17	3,50	...	1	...	3,51	...	4,12	4,12	15
		1924-25	81	29	22	1,32	3,82	..	1	...	3,83	...	4,56	4,56	10
44	Khepupara Central Co-operative Bank.	1923-24	88	14	23	1,25	51	4,02	...	...	4,53	...	5,45	5,45	11
		1924-25	91	19	28	1,38	43	3,20	23	...	3,86	...	4,26	4,26	45
45	Barisal Central Co-operative Bank.	1924-25	78	22	14	1,14	7,69	...	...	...	7,09	...	7,26	7,26	46
46	Chandpur Central Co-operative Bank.	1924-25	76	17	18	1,11	4,47	1,05	...	...	5,52	...	6,12	6,12	9
47	Bengal Nagpur Railway Employees' Co-operative Urban Bank.	1920-21	2,64	39	...	3,03	6,16	...	...	...	6,16	9,18	...	9,18	...
		1921-22	2,97	46	6	3,49	8,26	...	...	...	8,26	11,03	...	11,03	58
		1922-23	3,47	49	...	3,96	10,66	...	...	...	10,66	14,55	...	14,55	...
		1923-24	*Vide* under Class A												
48	East India Railway Employees' Credit Society.	1920-21	2,90	39	37	3,66	7,10	...	...	...	7,10	11,16	...	11,16	10
		1921-22	3,23	47	40	4,10	7,92	...	...	...	7,92	12,36	...	12,36	26
		1922-23	3,58	56	61	4,75	9,81	...	...	...	9,81	13,72	...	13,72	37
		1923-24	*Vide* under class A												
49	Eastern Bengal Railway Employees' Co-operative Bank.	1920-21	1,39	9	...	1,48	3,58	...	...	...	3,58	5,28	...	5,28	6
		1921-22	1,67	15	...	1,82	4,23	...	...	...	4,23	6,08	...	6,08	20
		1922-23	1,92	23	..	2,15	4,47	...	...	...	4,47	6,73	...	6,73	14
		1923-24	2,11	30	...	2,41	5,15	36	...	...	5,51	7,98	...	7,98	...
		1924-25	2,39	37	...	2,76	5.96	...	...	...	5,96	8,87	...	8,87	...
50	Co-operative Credit Society of the Commissioners for the Port of Calcutta.	1921-22	93	17	1	1,11	1,50	...	...	...	1,50	2,64	...	2,64	2
		1922-23	1,53	20	1	1,74	1,98	..	...	...	1,98	3,64	...	3,64	3
		1923-24	1,64	24	...	1,88	2,49	...	..	...	2 49	4,35	...	4,35	3
		1924-25	1,67	29	1	1,97	2,77	...	11	...	2,88	4,75	...	4,75	1
	Bihar and Orissa.														
51	Bihar and Orissa Provincial Co-operative Bank, Patna.	1920-21	1,17	60	...	1,77	8,22	4,38	1,02	...	13,62	...	6,24	6,24	2,86
		1921-22	1,17	76	...	1,93	9,64	5,46	...	...	15,10	...	11,23	11,23	46
		1922-23	1,20	1,08	60	2,88	12,51	3,70	1,00	...	17,21	...	15,68	15,68	7
		1923-24	1,31	1,28	13	2,72	24,11	1,03	5	3,00	28,19	5	26,45	26,50	5
		1924-25	2,41	1,46	24	4,11	24,67	6,23	17	2,70	33,77	28	30,43	30,71	7
	United Provinces.														
52	Budaun District Bank.	1920-21	62	50	9	1,21	2,78	11	1	...	2,90	...	3,32	3,32	29
		1921-22	63	53	14	1,30	2,61	...	2	...	2,63	...	3,15	3,15	10
		1922-23	59	53	16	1,28	2,31	1	3	...	2,35	...	2,81	2,81	15
		1923-24	57	53	16	1,26	1,02	1	...	...	1,03	...	1,83	1,83	49
		1924-25	48	53	16	1,17	22	...	...	...	22	...	1,40	1,40	4
53	Muttra District Bank	1923-24	85	12	3	1,00	80	...	1	...	81	...	1,26	1,26	42
		1924-25	92	15	3	1,10	70	...	6	...	76	...	1,21	1,21	53
54	Moradabad District Bank.	1920-21	54	62	1	1,17	2,18	...	...	...	2,18	...	2,57	2,57	9
		1921-22	57	62	1	1,20	2,23	...	...	...	2,23	...	2,44	2,44	34
		1922-23	62	63	1	1,26	2,28	...	...	...	2,28	...	2,70	2,70	25
		1923-24	66	64	5	1,35	2,03	5	...	...	2,08	...	2,20	2,20	71
		1924-25	72	66	9	1,47	1,91	...	...	...	1,91	...	2,04	2,04	49
55	Jalaun District Bank, Orai.	1921-22	61	32	10	1,03	2,47	...	1	...	2,48	3	2,41	2,44	61
		1922-23	73	36	15	1,24	2,56	...	1	...	2,57	2	2,96	2,98	27
		1923-24	82	40	21	1,43	2,63	...	8	...	2,71	1	2,88	2,89	84
		1924-25	87	46	25	1,58	2,78	...	4	...	2,82	1	2,86	2,87	84

NO. 14—CAPITAL, RESERVE, DEPOSITS, LOANS AND CASH OF THE INDIAN CO-OPERATIVE BANKS DURING THE PAST FIVE YEARS—*contd.*

Class B.—Banks having capital and reserve over ₹1 lakh and less than ₹5 lakhs—*contd.*

No.	Name of Bank	Year	Capital and Reserve				Deposits and Loans from					Loans due by			Cash in hand and Bank
			Paid-up Share Capital	Reserve Fund under Sec. 33 of Act II of 1912	Other Funds	Total	Non-members and members in individual capacity	Provincial and Central Banks	Societies	Government	Total received	Member (individual)	Banks and Societies	Total outstanding	
	United Provinces—contd.		₹(1,000)	(₹1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
56	Gorakhpur District Bank.	1920-21	79	30	...	1,09	1,60	...	...	...	1,66	3	2,04	2,07	30
		1921-22	88	32	1	1,21	1,68	...	...	...	1,68	3	2,47	2,50	12
		1922-23	97	34	3	1,34	1,80	...	...	...	1,80	2	2,58	2,60	33
		1923-24	1,03	38	9	1,50	1,91	...	...	...	1,91	1	1,86	1,87	1,51
		1924-25	1,11	42	15	1,68	1,85	...	1	...	1,86	1	2,26	2,27	11
57	Kasia Central Bank	1922-23	59	38	5	1,02	1,07	...	4	...	1,11	1	1,60	1,61	12
		1923-24	64	38	6	1,08	98	...	6	...	1,04	1	84	85	1,01
		1924-25	68	40	9	1,17	93	...	5	...	98	...	90	90	52
58	Oudh and Rohilkhand Railway Employees' Co-operative Credit Society, Lucknow.	1922-23	1,18	8	...	1,26	3,31	...	...	...	3,31	4,60	...	4,60	13
		1923-24	1,51	17	6	1,74	2,64	...	...	...	2,64	4,24	...	4,24	25
		1924-25	1,77	21	6	2,04	2,44	...	...	...	2,44	4,54	...	4,54	3
	Punjab.														
59	Punjab Provincial Bank, Lahore.	1924-25	2,30	...	...	2,30	17	1,75	...	...	1,92	...	2,54	2,54	12
60	Ambala Central Bank	1920-21	1,08	31	...	1,39	2,13	1,20	9	...	3,42	...	4,58	4,58	2
		1921-22	1,08	31	...	1,39	2,90	12	9	...	3,11	...	4,23	4,23	13
		1922-23	1,03	46	...	1,49	3,76	...	12	...	3,88	...	3,57	3,57	28
		1923-24	1,02	50	4	1,56	3,74	...	13	...	3,87	...	4,18	4,18	8
		1924-25	1,11	53	6	1,70	4,40	...	16	...	4,56	...	5,13	5,13	...
61	Jullundur Central Bank.	1920-21	1,43	89	...	2,32	9,48	...	58	...	10,06	...	11,92	11,92	46
		1921-22	1,46	1,02	...	2,48	11,25	...	44	...	11,69	...	12,91	12,91	1,37
		1922-23	1,49	1,03	18	2,70	15,28	...	29	...	15,57	...	17,14	17,14	1,09
		1923-24	1,51	1,16	24	2,91	15,83	2	32	...	16,17	...	17,06	17,06	65
		1924-25	1,56	1,22	...	2,78	17,70	...	29	...	17,99	...	18,46	18,46	1,34
62	Fazilka Central Bank	1920-21	1,00	11	1	1,12	38	2,29	21	...	2,88	...	4,05	4,05	7
		1921-22	98	12	1	1,11	70	2,22	3	10	3,05	...	4,02	4,02	6
		1922-23	98	12	1	1,11	1,19	1,48	6	...	2,73	...	4,07	4,07	3
		1923-24	83	18	2	1,03	1,32	1,29	9	...	2,70	...	3,89	3,89	1
		1924-25	77	23	3	1,03	2,15	20	2	5	2,42	...	3,19	3,19	13
63	Lahore Central Bank	1920-21	87	31	30	1,48	14,93	...	...	...	14,93	98	13,44	14,42	5
		1921-22	90	38	45	1,73	18,72	...	63	...	19,35	1,62	16,15	17,77	12
		1922-23	90	56	21	1,67	20,75	50	1,00	...	22,25	1,52	18,32	19,84	33
		1923-24	91	69	33	1,93	24,82	1,05	1,81	...	27,68	1,26	23,96	25,22	30
		1924-25	94	77	42	2,13	37,72	79	3,57	...	42,08	1,59	37,69	39,28	5
64	Gurdaspur Central Bank.	1922-23	72	28	11	1,11	4,04	33	5	...	4,42	...	5,06	5,06	26
		1923-24	74	31	12	1,17	3,57	1,01	6	...	4,64	...	4,97	4,97	19
		1924-25	78	35	16	1,29	5,32	71	15	...	6,18	...	5,97	5,97	10
65	Rohtak Central Bank.	1923-24	56	34	17	1,07	5,01	...	...	...	5,01	...	5,56	5,56	23
		1924-25	58	38	21	1,17	6,10	...	3	...	6,13	...	6,44	6,44	27
66	Sargodha Central Bank.	1924-25	63	29	8	1,00	6,82	17	50	20	7,69	...	8,11	8,11	5
67	North-Western Railway Employees' Co-operative Credit Society, Lahore.	1922-23	95	6	...	1,01	4,72	...	...	...	4,72	5,82	...	5,82	15
		1923-24	1,24	9	...	1,33	7,26	...	...	...	7,26	8,31	50	8,81	12
		1924-25	1,44	13	1	1,58	9,35	25	...	...	9,60	10,17	70	10,87	1
	Burma.														
68	Burma Urban Central Co-operative Bank.	1920-21	1,47	...	...	1,47	1,67	...	1	...	1,68	...	1,46	1,46	1,56
		1921-22	1,79	...	...	1,79	1,15	...	...	...	1,15	...	1,55	1,55	1,27
		1922-23	1,86	5	...	1,91	1,53	...	...	...	1,53	...	2,52	2,52	74
		1923-24	1,81	6	...	1,87	1,13	...	4	...	1,17	...	2,47	2,47	50
		1924-25	1,98	6	...	2,04	1,40	...	8	...	1,48	...	2,19	2,19	1,01
69	Pegu District Central Co-operative Bank.	1920-21	1,15	9	5	1,29	5,66	2,04	80	...	8,50	...	10,14	10,14	20
		1921-22	1,30	21	19	1,70	7,09	2,76	1,66	...	11,51	...	13,47	13,47	1
		1922-23	1,44	30	31	2,05	7,64	1,75	1,67	...	11,06	...	13,25	13,25	10
		1923-24	1,48	38	29	2,15	9,34	1,56	1,68	...	12,58	...	14,89	14,89	23
		1924-25	1,54	50	65	2,69	11,08	1,21	1,28	...	13,57	...	16,38	16,38	30

NO. 14.—CAPITAL, RESERVE, DEPOSITS, LOANS AND CASH OF THE INDIAN CO-OPERATIVE BANKS DURING THE PAST FIVE YEARS—*contd.*

Class B.—Banks having capital and reserve over ₹1 lakh and less than ₹5 lakhs—*contd.*

No.	Name of Bank	Year	Capital and Reserve				Deposits and Loans from					Loans due by			Cash in hand and Bank
			Paid-up Share Capital	Reserve Fund under Sec. 33 of Act II of 1912	Other Funds	Total	Non-members and members in individual capacity.	Provincial and Central Banks	Societies	Government	Total received	Member (individual)	Banks and Societies	Total outstanding	
	Burma—contd.		₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
70	Burma Railways Co-operative Credit Society.	1920-21	1,34	4	...	1,38	1,33	...	...	...	1,33	2,61	8	2,69	20
		1921-22	2,06	9	...	2,15	64	...	...	...	64	2,94	3	2,97	8
		1922-23	2,70	16	...	2,86	53	...	...	...	53	3,71	...	3,71	3
		1923-24	3,37	19	...	3,56	54	...	...	...	54	4,12	1	4,13	24
		1924-25*	...	..	...	...	...	...	...	...	...	...	...	...	...
71	Nyaunglebin Town Bank.	1920-21	1,13	16	9	1,38	1,53	...	...	...	1,53	2,86	11	2,97	13
		1921-22	1,26	24	9	1,59	1,86	31	...	...	2,17	3,54	30	3,84	2
		1922-23	1,33	29	9	1,71	1,47	38	...	...	1,85	3,56	10	3,66	8
		1923-24	1,37	37	9	1,83	1,55	30	..	...	1,85	3,58	...	3,58	19
		1924-25	1,33	44	11	1,88	99	30	...	...	1,29	4,06	...	4,06	10
72	Rangoon Secretariat	1920-21	97	6	...	1,03	...	...	...	...	...	89	26	1,15	2
		1921-22	1,18	6	...	1,24	2	...	...	...	2	1,10	23	1,33	4
		1922-23	1,44	6	...	1,50	...	...	...	...	...	1,41	22	1,63	2
		1923-24	1,62	7	...	1,69	2	...	...	...	2	1,53	...	1,53	15
		1924-25	1,92	8	...	2,00	...	...	...	...	...	1,66	35	2,01	10
73	Burma Postal Co-operative Credit Society.	1920-21	1,46	10	...	1,56	8	16	...	...	24	1,09	87	1,96	3
		1921-22	1,75	11	...	1,86	...	...	...	...	...	1,26	70	1,96	4
		1922-23	1,80	12	...	1,92	...	...	4	...	4	1,54	38	1,92	...
		1923-24	1,97	13	...	2,10	...	...	13	...	13	1,94	18	2,12	1
		1924-25	1,82	5	...	1,87	...	...	5	...	5	1,52	20	1,72	...
74	Pakokku District Central Co-operative Bank.	1923-24	66	35	20	1,21	6,65	1,84	6	...	8,58	...	9,73	9,73	27
		1924-25	67	37	22	1,26	5,99	1,44	66	...	8,09	...	9,26	9,26	36
75	Sittang Colony Banking Union.	1923-24	1,56	...	...	1,56	...	...	...	...	...	...	1,58	1,58	18
		1924-25	2,51	13	...	2,64	...	...	...	...	...	...	2,71	2,71	16
76	Rangoon Port Commissioners Co-operative Credit Society.	1924-25	1,20	5	1	1,26	...	...	8	...	8	...	1,32	1,32	24
	Central Provinces.														
77	Nagpur Central Bank	1922-23	70	17	22	1,09	6,40	...	41	...	6,81	...	6,63	6,63	1
		1923-24	72	20	27	1,19	5,55	11	46	...	6,12	...	5,92	5,92	1
		1924-25	73	22	30	1,25	5,45	...	52	...	5,97	...	5,81	5,81	1
78	Balaghat Central Bank	1920-21	89	39	10	1,38	2,67	62	1,03	11	4,43	6	5,32	5,38	17
		1921-22	89	44	16	1,49	2,62	49	1,12	4	4,27	6	5,30	5,36	4
		1922-23	89	51	19	1,59	3,18	2	1,25	...	4,45	3	5,45	5,48	5
		1923-24	89	52	91	2,32	2,93	...	1,40	2	4,35	1	5,00	5,01	10
		1924-25	89	53	1,25	2,67	2,28	...	1,50	...	3,73	1	4,56	4,57	7
79	Sihora Central Bank	1920-21	76	23	12	1,11	1,60	3,14	98	...	5,72	32	5,39	5,71	11
		1921-22	76	23	21	1,20	2,40	1,75	1,16	..	5,31	1	5,20	5,21	27
		1922-23	78	30	29	1,37	3,46	45	1,41	2	5,34	1	5,42	5,43	5
		1923-24	78	35	39	1,52	2,75	71	1,50	3	4,99	...	4,75	4,75	21
		1924-25	73	36	47	1,56	2,22	75	1,56	...	4,53	1	3,99	4,00	9
80	Hoshangabad Central Bank.	1922-23	70	17	27	1,14	3,49	5	68	...	4,22	2	4,18	4,20	23
		1923-24	70	20	42	1,32	3,36	15	77	...	4,28	6	4,07	4,13	10
		1924-25	69	22	50	1,41	2,82	18	86	...	3,86	10	3,89	3,99	4
81	Betul Central Bank	1920-21	83	15	17	1,15	1,45	2,11	65	26	4,47	...	4,75	4,75	27
		1921-22	84	17	25	1,26	1,97	1,36	80	19	4,32	1	4,73	4,74	15
		1922-23	84	19	50	1,53	1,69	1,04	1,02	...	3,75	2	4,16	4,18	8
		1923-24	84	20	50	1,54	1,42	1,19	1,16	...	3,77	3	4,32	4,35	12
		1924-25	84	20	50	1,54	1,45	78	1,24	...	3,47	3	3,97	4,00	12
82	Nimar Central Bank	1920-21	93	7	6	1,06	1,08	2,48	37	30	4,23	...	4,86	4,86	36
		1921-22	93	7	6	1,06	1,02	2,04	49	1	3,56	...	4,72	4,72	2
		1922-23	94	8	39	1,41	1,25	1,21	66	...	3,12	...	4,06	4,06	7
		1923-24	93	8	55	1,56	1,35	88	77	...	3,00	...	3,82	3,82	6
		1924-25	92	8	69	1,69	98	93	83	...	2,74	...	3,44	3,44	3

* Returns not received

No. 14.—CAPITAL, RESERVE, DEPOSITS, LOANS AND CASH OF THE INDIAN CO-OPERATIVE BANKS DURING THE PAST FIVE YEARS—*concld.*

Class B.—Banks having capital and reserve over ₹1 lakh and less than ₹5 lakhs—*concld.*

No.	Name of Bank	Year	Capital and Reserve				Deposits and Loans from					Loans due by			
			Paid-up Share Capital	Reserve Fund under Sec. 33 of Act II of 1912	Other Funds	Total	Non-members and members in individual capacity	Provincial and Central Banks	Societies	Government	Total received	Member (individual)	Banks and Societies	Total outstanding	Cash in hand and Bank
			₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
	Central Provinces and Berar—contd.														
83	Narsinghpur Central Bank.	1922-23	70	14	17	1,01	2,36	6	60	...	3,02	...	3,29	3,29	9
		1923-24	70	17	25	1,12	2,56	11	72	...	3,39	...	3,26	3,26	11
		1924-25	67	21	25	1,13	2,47	..	75	...	3,22	...	3,01	3,04	13
84	Chhindwara Central Bank.	1922-23	69	12	35	1,16	2,37	1,11	56	...	4,04	2	4,35	4,37	4
		1923-24	69	12	57	1,38	2,40	78	64	...	3,82	2	4,20	4,22	...
		1924-25	70	12	63	1,45	1,97	78	72	...	3,47	...	3,87	3,87	10
85	Raipur Central Bank	1920-21	1,17	14	13	1,44	3,69	...	40	55	4,64	...	4,87	4,87	86
		1921-22	1,17	15	15	1,47	4,13	...	48	...	4,61	...	5,51	5,51	21
		1922-23	1,17	22	18	1,57	3,84	...	58	...	4,42	...	4,81	4,81	17
		1923-24	1,15	23	38	1,76	3,49	5	64	...	4,18	...	4,35	4,35	27
		1924-25	1,13	24	38	1,75	3,13	...	69	3	3,85	...	4,21	4,21	10
86	Amraoti Central Bank	1920-21	1,03	13	19	1,35	9,13	...	45	6	9,64	...	10,71	10,71	19
		1921-22	1,12	21	36	1,69	12,02	...	70	1	12,73	...	11,00	11,00	48
		1922-23	1,21	31	58	2,10	14,94	...	94	1	15,89	1	13,22	13,23	48
		1923-24	1,26	38	68	2,32	17,17	...	1,30	8	18,55	1	11,62	11,63	58
		1924-25	1,37	52	76	2,65	19,06	...	1,64	...	20,70	1	14,78	14,79	12
87	Akola Central Bank	1920-21	96	15	24	1,35	8,64	1,10	1,10	...	10,84	11	11,26	11,37	13
		1921-22	1,03	24	45	1,72	11,73	94	1,01	...	13,68	19	9,90	10,09	...
		1922-23	1,06	35	63	2,04	13,50	89	1,34	...	15,73	...	11,46	11,46	...
		1923-24	1,10	45	87	2,42	13,29	65	1,83	...	15,77	...	9.80	9,30	2
		1924-25	1,22	52	92	2,66	15,60	2,09	2,11	...	19,80	...	14,38	14,38	2
88	Khamgaon Central Bank.	1922-23	63	17	24	1,04	2,43	1,79	79	...	5,01	...	5,38	5,38	4
		1923-24	63	20	24	1,07	3,01	62	90	...	4,53	4	4,14	4,18	14
		1924-25	65	23	27	1,15	3,11	1,54	98	...	5,63	4	5,17	5,21	11
89	Drug Central Bank	1923-24	74	10	37	1,21	81	2	64	1	1,48	...	1,95	1,95	11
		1924-25	74	11	37	1,22	52	...	70	...	1,22	...	1,60	1,60	2
90	Yeotmal Central Bank.	1923-24	69	17	24	1,10	5,63	1,05	62	...	7,30	4	5,70	5,74	2
		1924-25	76	22	25	1,23	5,78	2,71	82	...	9,31	14	7,37	7,51	6
91	Bilaspur Central Bank	1924-25	77	15	12	1,04	2,09	...	40	...	2,49	1	2,62	2,63	3
92	Mehkar Central Bank	1924-25	77	20	10	1,07	72	1,92	84	...	3,48	...	3,87	3,87	10
	Ajmer-Merwara														
93	Ajmer Central Bank, Ajmer.	1920-21	1,00	52	22	1,74	9,36	...	2	...	9,38	71	9,37	10,08	1,18
		1921-22	1,00	60	40	2,00	9,94	...	2	...	9,96	87	9,93	10,80	80
		1922-23	1,00	69	49	2,18	9,33	...	1	...	9,34	57	8,57	9,14	1,03
		1923-24	1,00	80	59	2,39	8,21	...	5	...	8,26	1,36	8,97	10,33	14
		1924-25	1,00	90	61	2,51	8,83	...	4	...	8,87	1,62	8,50	10,12	2
94	Beawar Central Bank, Beawar.	1920-21	1,01	20	...	1,21	4,75	...	...	...	4,75	19	5,34	5,53	38
		1921-22	1,01	23	...	1,24	4,84	...	...	...	4,84	25	5,19	5,44	63
		1922-23	1,01	26	1	1,28	5,34	...	2	...	5,36	50	6,04	6,54	14
		1923-24	1,01	33	5	1,39	4,97	...	2	...	4,99	47	5,61	6,08	11
		1924-25	1,01	36	5	1,42	4,47	...	2	...	4,49	28	5,27	5,55	9

No. 15.—STATEMENT SHOWING FAILURES OF INDIAN JOINT STOCK BANKS FROM 1915 TO 1924.

No.	——	Number of Companies	Capital			Date of Registration	Date of going into liquidation or final dissolution
			Authorised	Subscribed	Paid-up		
	1924		₹	₹	₹		
	MADRAS						
1	Ganapati Bank	...	20,000	2,135	2,135	24th May 1917	5th March 1924*
2	Sourashtra Bank	...	20,000	1,000	100	2nd June 1920	27th May 1924*
3	Pulappatta Bank	...	1,00,000	19,110	4,001	20th December 1920	9th June 1924
4	Kuthuparamba Bank	...	50,000	6,630	3,479	28th September 1920	21st August 1924
5	Kerala Industrial Bank	...	1,00,000	10,000	6,950	15th June 1923	6th December 1924*
6	Palghat Bank	...	3,00,000	22,550	9,660	21st June 1921	3rd November 1924
	Total Madras	6	5,90,000	61,425	26,325		
	BOMBAY						
7	Industrial and Exchange Bank of India	...	5,00,00,000	3,38,550	2,37,390	21st June 1920	13th June 1924
8	Poona Bank	...	6,00,925	6,00,925	6,00,485	29th June 1898	26th August 1924
9	Saving and Helping Bank	...	1,00,000	1,00,000	5,000	19th January 1917	6th December 1924
	Total Bombay	3	5,07,00,925	10,39,475	8,42,875		
	BENGAL.						
10	Commercial Loan Bank	...	2,00,000	...	...	26th April 1921	15th April 1924*
11	Gumastapur Krishi Bank	...	40,000	38,650	19,890	16th January 1917	20th April 1924
	Total Bengal	2	2,40,000	38,650	19,890		
	UNITED PROVINCES						
12	Allahabad Union Bank	...	2,00,000	79,800	65,860	22nd June 1904	10th October 1924§
	PUNJAB						
13	Amritsar National Bank	...	50,00,000	6,79,840	49,861	6th February 1922	19th February 1924
14	Bharat Commercial Bank	...	5,00,000	2,00,000	40,000	9th May 1913	28th November 1924
15	Bombay Mercantile Bank	...	5,00,000	2,00,000	...	13th September 1923	12th December 1924
16	Eastern Commercial and Banking Company	...	1,00,000	31,720	3,692	4th May 1923	27th June 1924
17	Punjab Industrial Bank	...	50,00,000	3,02,460	84,438	23rd November 1920	2nd June 1924
	Total Punjab	5	1,11,00,000	14,14,020	1,77,991		
	TRAVANCORE.						
18	Karappuram Bank and Industrials	...	2,00,000	13,000	682	...	13th February 1924*
	GRAND TOTAL, 1924	18	6,30,30,925	26,46,370	11,33,623		
	1923	20	21,86,89,995	9,92,36,480	4,65,47,325		
	1922	15	10,15,55,000	27,25,744	3,29,991		
	1921	7	70,40,000	5,80,965	1,25,329		
	1920	3	10,40,000	7,67,700	7,24,717		
Totals	1919	4	52,50,000	6,47,185	4,02,737		
	1918	7	2,09,49,970	4,85,651	1,46,185		
	1917	9	76,49,980	35,75,742	25,25,914		
	1916	13	2,30,90,000	20,89,877	4,22,901		
	1915	11	56,50,000	7,79,509	4,50,593		

* Struck off § Wound up by court

No. 16.—TOTAL AMOUNT OF CHEQUES CLEARED FROM CLEARING HOUSES IN EACH YEAR FROM 1910 TO 1924

	Calcutta	Bombay	Madras	Karachi	Rangoon	Cawnpore	Lahore	Total
	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)
1910	2,22,38	1,66,52	21,15	7,53	47,65	...	...	4,65,23
1911	2,57,63	1,76,05	20,99	7,50	53,99	...	...	5,16,16
1912	2,88,31	2,05,56	21,37	11,46	60,43	...	...	5,87,13
1913	3,33,02	2,19,30	23,56	12,49	61,98	...	...	6,50,35
1914	2,80,31	1,73,03	21,36	13,14	49,89	...	...	5,37,73
1915	3,22,67	1,66,88	19,22	13,66	40,69	...	...	5,63,12
1916	4,80,17	2,40,51	24,95	15,03	48,53	...	...	8,09,19
1917	4,71,93	3,36,54	22,84	20,27	49,66	...	...	9,01,24
1918	7,44,17	5,33,62	24,56	24,29	69,27	...	...	13,95,91
1919	9,02,49	7,58,32	30,13	22,19	88,37	...	...	18,01,50
1920	15,33,89	13,93,94	77,17	31,88	1,07,79	4,51*	...	31,49,18
1921	9,16,72	8,97,01	39,10	35,79	1,18,75	8,80	5,65†	20,21,82
1922	9,44,26	8,63,76	42,79	32,37	1,23,17	8,24	8,10	20,22,69
1923	8,91,49	7,45,53	53,80	40,48	1,31,33	6,81	6,75	18,76,19
1924	9,22,49	6,29,33	55,06	44,58	1,14,60	5,74	5,48	17,77,28

* The Clearing House at Cawnpore was opened in July, 1920
† The Lahore Clearing House was opened in April, 1921

APPENDIX I

Banks and their Branches and Agencies in the Principal Towns of India

Town	Province	Name of Bank	
A			
Abbottabad	N.-W. Frontier Province	Imperial Bank of India	...
"	" "	Punjab Co-operative Bank	...
Agra	United Provinces	Benares Bank	...
"	" "	Bhargava Commercial Bank	...
"	" "	Imperial Bank of India	...
"	" "	Muslim Bank of India	...
Ahmedabad	Bombay	Bank of Baroda	...
"	"	Bank of India	...
"	"	Central Bank of India	...
"	"	Imperial Bank of India	Two branches.
"	"	Industrial Bank of Western India	Head Office and two branches.
Ahmednagar	"	Imperial Bank of India	...
Ajmer	Ajmer-Merwara	Imperial Bank of India	...
Akola	Central Provinces	Imperial Bank of India	...
Akyab	Lower Burma	Imperial Bank of India	...
"	" "	U. Rai Gyaw Thoo & Co.	Head Office.
Aligarh	United Provinces	Imperial Bank of India	One branch and one pay office.
Allahabad	" "	Ajodhia Bank	Agency.
"	" "	Allahabad Bank	One branch and one sub-agency.
"	" "	Benares Bank	Agency.
"	" "	Imperial Bank of India	...
Alleppey	Travancore, Madras	Imperial Bank of India	...
"	" "	Nedungadi Bank	...
"	" "	Travancore National Bank	...
Almora	United Provinces	Punjab Industrial Bank	...
Ambala	Punjab	Imperial Bank of India	Two branches.
"	"	Punjab National Bank	Two branches.
"	"	Simla Banking and Industrial Company	...
Aminabad	United Provinces	Central Bank of India	...
Amraoti	Berar	Imperial Bank of India	...
Amreli	Baroda	Bank of Baroda	...
Amritsar	Punjab	Allahabad Bank	Sub-agency.
"	"	Benares Bank	Agency.
"	"	Central Bank of India	...
"	"	Chartered Bank of India, Australia and China	...
"	"	Frontier Bank	Agency.
"	"	Imperial Bank of India	...
"	"	Lyallpur Bank	Agency.
"	"	Muslim Bank of India	...
"	"	National Bank of India	...
"	"	Punjab and Kashmir Bank	...
"	"	Punjab Co-operative Bank	Head Office.
"	"	Punjab National Bank	...
"	"	Punjab and Sind Bank	Head Office.
Anarkali	Punjab	Punjab Co-operative Bank	...
Asansol	Bengal	Central Bank of India	
"	"	Imperial Bank of India	...
B			
Badagara	Madras	Nedungadi Bank	...
Bagalkot	Bombay	Union Bank of Bijapur and Sholapur	...
Bangalore	Mysore	Bangalore Bank	Head Office and one branch.
"	"	Bangalore Union Bank	Head Office.
"	"	Bangalore Mercantile Bank	Head Office.
"	"	Bank of Mysore	Head Office
"	"	Imperial Bank of India	...
"	"	Mysore Industrial Bank	Head Office and one branch.
Bankipore	Bihar and Orissa	Bank of Behar	Head Office.
"	" "	Benares Bank	Agency.
Bannu	N.-W. Frontier Province	Frontier Bank	...
"	" "	Lyallpur Bank	...
Bareilly	United Provinces	Allahabad Bank	...
"	" "	Benares Bank	Agency.
"	" "	Imperial Bank of India	...
Barisal	Bengal	Barisal Bank	Head Office.
Baroda	Baroda	Bank of Baroda	Head Office.
Bassein	Burma	Imperial Bank of India	...
Basti	United Provinces	Mufassil Bank	...
Bellary	Madras	Imperial Bank of India	...
Benares	United Provinces	Ajodhia Bank	Agency.
"	" "	Allahabad Bank	Sub-agency.
"	" "	Bank of Behar	...
"	" "	Imperial Bank of India	...
"	" "	Benares Bank	Head Office.

APPENDIX I—*continued*

Banks and their Branches and Agencies in the Principal Towns of India—continued

Town	Province	Name of Bank	
B—*contd.*			
Berhampore (Ganjam)	Madras	Imperial Bank of India	...
Bezwada	,,	Imperial Bank of India	...
Bhagalpore	Bihar and Orissa	Benares Bank	...
,,	,,	Imperial Bank of India	...
Bhavnagar	Bombay	Bank of Baroda	...
Bhera	Punjab	Lyallpur Bank	...
,,	,,	Punjab and Kashmir Bank	...
Bhilsa	Gwalior State	Imperial Bank of India	Sub-Agency.
Bhind	,,	Imperial Bank of India	Sub-Agency.
Bhopal	Central India	Bharat National Bank	...
,,	,,	Imperial Bank of India	...
Bijapur	Bombay	Union Bank of Bijapur and Sholapur	Head Office.
Bogale	Burma	Dawsons Bank	...
Bogra	Bengal	Panchbibi Industrial Bank	Head Office.
Bombay	Bombay	Ajodhia Bank	Agency.
,,	,,	Allahabad Bank	...
,,	,,	American Express Company Incorporated	...
,,	,,	Banco Nacional Ultramarino	...
,,	,,	Bank of Baroda	...
,,	,,	Bank of India	Head Office.
,,	,,	Bank of Morvi	...
,,	,,	Bank of Nanumal Naraindas & Co.	...
,,	,,	Bank of Taiwan	...
,,	,,	Benares Bank	Agency.
,,	,,	Bombay Merchants' Bank	Head Office
,,	,,	Bank of Morvi	Head Office.
,,	,,	Central Bank of India	Head Office and four branches.
,,	,,	Chartered Bank of India, Australia, and China	...
,,	,,	Comptoir National d'Escompte de Paris	...
,,	,,	Eastern Bank	...
,,	,,	Frontier Bank	Agency.
,,	,,	Hongkong and Shanghai Banking Corporation	...
,,	,,	Imperial Bank of India	Local Head Office and three branches.
,,	,,	Imperial Bank of Persia	...
,,	,,	Industrial Bank of Western India	...
,,	,,	International Banking Corporation	...
,,	,,	Karachi Bank	...
,,	,,	Lloyds Bank	...
,,	,,	Lyallpur Bank	Agency.
,,	,,	Mercantile Bank of India	...
,,	,,	National Bank of India	...
,,	,,	Nederlandsche Handel-Maatschappij	...
,,	,,	Nederlandsch Indische Handelsbank	...
,,	,,	P. & O. Banking Corporation	...
,,	,,	Punjab National Bank	...
,,	,,	Shilotri Bank	Head Office.
,,	,,	Sumitomo Bank	...
,,	,,	Union Bank of India	Head Office and one branch.
,,	,,	Yokohama Specie Bank	...
Broach	,,	Imperial Bank of India	..
Bulandshahr	United Provinces	Imperial Bank of India	...
C			
Calcutta	Bengal	Ajodhia Bank	Agency.
,,	,,	Allahabad Bank	Head Office.
,,	,,	American Express Company Incorporated	...
,,	,,	Bank of Taiwan	...
,,	,,	Benares Bank	Agency.
,,	,,	Bengal National Bank	Head Office.
,,	,,	Bhowanipore Banking Corporation	Head Office.
,,	,,	Central Bank of India	Two branches.
,,	,,	Chartered Bank of India, Australia, and China	...
,,	,,	Co-operative Hindusthan Bank	Head Office.
,,	,,	Eastern Bank	...
,,	,,	Frontier Bank	Agency.
,,	,,	Hongkong and Shanghai Banking Corporation	...
,,	,,	Imperial Bank of India	Local Head Office and three branches.
,,	,,	Indian Industrial Bank	Head Office.
,,	,,	International Banking Corporation	...
,,	,,	Karnani Industrial Bank	Head Office.
,,	,,	Lloyds Bank	Two Offices.
,,	,,	Luxmi Industrial Bank	Head Office
,,	,,	Lyallpur Bank	Agency.
,,	,,	Mahajan Banking and Trading Co.	Head Office.
,,	,,	Mercantile Bank of India	...

APPENDIX I—*continued*

Banks and their Branches and Agencies in the Principal Towns of India—continued

Town	Province	Name of Bank	
C—*contd.*			
Calcutta	Bengal	National Bank of India	...
,,	,,	Nederlandsche Handel-Maatschappij	...
,,	,,	Nederlandsch Indische Handelsbank	...
,,	,,	Oriential Bank	Head Office.
,,	,,	P. & O. Banking Corporation	...
,,	,,	Punjab National Bank	...
,,	,,	Yokohama Specie Bank	...
Calicut	Madras	Calicut Bank	Head Office.
,,	,,	Imperial Bank of India	...
,,	,,	Nedungadi Bank	Head Office and one branch.
Cannanore	,,	Cannanore Bank	Head Office.
,,	,,	Nedungadi Bank	...
Cawnpore	United Provinces	Ajodhia Bank	Agency
,,	,, ,,	Allababad Bank	One branch and one Sub-Agency.
,,	,, ,,	Benares Bank	Agency.
,,	,, ,,	Central Bank of India	...
,,	,, ,,	Chartered Bank of India, Australia, and China	...
,,	,, ,,	Imperial Bank of India	...
,,	,, ,,	Kanyakubja Bank of India	Head Office.
,,	,, ,,	National Bank of India	...
,,	,, ,,	Oudh Commercial Bank	...
,,	,, ,,	PunjabNational Bank	...
,,	,, ,,	Unao Commercial Bank	...
Chandausi	,, ,,	Allahabad Bank	Sub-Agency.
,,	,, ,,	Benares Bank	Agency.
,,	,, ,,	Central Bank of India	...
,,	,, ,,	Imperial Bank of India	Sub-branch.
Chandpur	Bengal	Imperial Bank of India	...
Chennapatna	Mysore	Bank of Mysore	...
Chapra	Bihar and Orissa	Bank of Behar	...
,,	,,	Imperial Bank of India	...
Chatmohor (Pabna)	Bengal	Mahajan Banking and Trading Co.	...
Chickmugalur	Mysore	Bank of Mysore	...
Chiniot	Punjab	Lyallpur Bank	...
Chittagong	Bengal	Imperial Bank of India	...
,,	,,	Mohaluxmi Bank	Head Office.
,,	,,	National Bank of India	...
Chowghat	Madras	Nedungadi Bank	...
Cocanada	,,	Imperial Bank of India	...
Cochin	,,	Calicut Bank	...
,,	,,	Imperial Bank of India	...
,,	,,	Indian Bank	...
,,	,,	National Bank of India	...
,,	,,	Nedungadi Bank	...
Coimbatore	,,	Coimbatore Union Bank	Head Office.
,,	,,	Coimbatore Town Bank	Head Office.
,,	,,	Imperial Bank of India	...
Conjeeveram	,,	Imperial Bank of India	...
Coondapoor	,,	Canara Banking Corporation	...
Cooch Behar	Bengal	Cooch Behar Bank	Head Office.
Cuddalore	Madras	Imperial Bank of India	...
Cuddapah	,,	Imperial Bank of India	...
Cuttack	Bihar and Orissa	Imperial Bank of India	...
D			
Dabhoi	Baroda	Bank of Baroda	...
Dacca	Bengal	Imperial Bank of India	...
,,	,,	Bank of Dacca	Head Office.
Dalhousie	Punjab	Imperial Bank of India	...
Daltongunj	Bihar and Orissa	Chota Nagpur Banking Association	...
Darbhanga	,, ,,	Darbhanga Bank	Head Office.
,,	,, ,,	Imperial Bank of India	...
Darjeeling	Bengal	Imperial Bank of India	...
Davangere	Mysore	Bank of Mysore	...
Dedaye	Burma	Dawsons Bank	...
Dehra Dun	United Provinces	Allahabad Bank	...
,,	,,	Imperial Bank of India	...
Dera Ghazi Khan	N.-W. Frontier Province	Frontier Bank	...
Dera Ismail Khan	,, ,, ,,	Frontier Bank	Head Office and one branch.
,, ,,	,, ,, ,,	Lyallpur Bank	...
,, ,,	,, ,, ,,	Punjab National Bank	...
Delhi	Delhi	Allahabad Bank	...
,,	,,	Bank of Northern India	...
,,	,,	Benares Bank	Agency.
,,	,,	Bharat National Bank	Head Office.
,,	,,	Central Bank of India	...
,,	,,	Chartered Bank of India, Australia, and China	...
,,	,,	Frontier Bank	Agency.
,,	,,	Imperial Bank of India	...
,,	,,	Lloyds Bank	Agency.

APPENDIX I—*continued*

Banks and their Branches and Agencies in the Principal Towns of India—continued

Town	Province	Name of Bank	
D—*contd.*			
Delhi	Delhi	Lyallpur Bank	Agency.
,,	,,	Mercantile Bank of India	..
,,	,,	Muslim Bank of India	...
,,	,,	National Bank of India	...
,,	,,	Punjab National Bank	...
Dhanbad	Bihar and Orissa	Chota Nagpur Banking Association	...
,,	,,	Imperial Bank of India	...
Dharwar	Bombay	Dharwar Bank	Head Office.
Dhulia	,,	Imperial Bank of India	...
Dibrugarh	Assam	Imperial Bank of India	...
E			
Ellore	Madras	Imperial Bank of India	...
Ernakulam	,,	Nedungadi Bank	...
Erode	,,	Erode Bank	Head Office.
,,	,,	Imperial Bank of India	...
Etawah	United Provinces	Allahabad Bank	Sub-Agency.
,,	,,	Imperial Bank of India	...
F			
Farrukhabad	United Provinces	Imperial Bank of India	...
Fazilka	Punjab	Bank of Nanumal Naraindas & Co.	...
Ferozepore	,,	Imperial Bank of India	...
,,	,,	Punjab National Bank	...
Fyzabad	United Provinces	Ajodhia Bank	Head Office.
,,	,, ,,	Allahabad Bank	Sub-Agency.
,,	,, ,,	Benares Bank	...
,,	,, ,,	Imperial Bank of India	...
,,	,, ,,	Oudh Commercial Bank	Head Office.
G			
Gaya	Bihar and Orissa	Bank of Behar	...
,,	,,	Imperial Bank of India	...
Girgaum	Bombay	Shilotri Bank	...
Giridih	Bihar and Orissa	Chota Nagpur Banking Association	...
Godhra	Bombay	Imperial Bank of India	...
Gojra	Punjab	Punjab National Bank	...
,,	,,	Imperial Bank of India	...
Gorakhpur	United Provinces	Allahabad Bank	..
,,	,, ,,	Benares Bank	Agency.
,,	,, ,,	Imperial Bank of India	...
,,	,, ,,	Mufassil Bank	Head Office.
Gujarkhan	Punjab	Punjab and Kashmir Bank	...
Gujranwala	,,	Imperial Bank of India	...
,,	,,	Punjab National Bank	...
,,	,,	Punjab and Sind Bank	...
Gujrat	,,	Lyallpur Bank	...
Gulmarg	Kashmir	Imperial Bank of India	Sub-Agency.
,,	,,	Lloyds Bank	...
Guna	Gwalior State	Imperial Bank of India	Sub-Agency.
Guntur	Madras	Imperial Bank of India	...
,,	,,	Raikut Industrial Bank	...
Gwalior	Gwalior State	Imperial Bank of India	...
H			
Hafizabad	Punjab	Punjab National Bank	...
Hapur	United Provinces	Allahabad Bank	Sub-Agency.
,,	,, ,,	Byopar Sahayak Bank	...
,,	,, ,,	Central Bank of India	...
,,	,, ,,	Imperial Bank of India	...
,,	,, ,,	Punjab National Bank	...
Hathras	,, ,,	Allahabad Bank	Sub-Agency.
,,	,, ,,	Benares Bank	Agency.
,,	,, ,,	Imperial Bank of India	...
Hazaribagh	Bihar and Orissa	Chota Nagpur Banking Association	Head Office.
Hoshiarpur	Punjab	Bari Doab Bank	...
,,	,,	Punjab National Bank	...
,,	,,	Simla Banking and Industrial Co.	...
Howrah	Bengal	Mercantile Bank of India	...
,,	,,	Imperial Bank of India	...
Hubli	Bombay	Dharwar Bank	...
,,	,,	Imperial Bank of India	...
Hyderabad (Deccan)	Hyderabad	Central Bank of India	...
,,	,,	Imperial Bank of India	...
Hyderabad (Sind)	Sind	Imperial Bank of India	...
,,	,,	Karachi Bank	...
,,	,,	Punjab National Bank	...

APPENDIX I—*continued*

Banks and their Branches and Agencies in the Principal Towns of India—continued

Town	Province	Name of Bank	
I			
Indore	Central India	Imperial Bank of India	...
J			
Jaipur	Rajputana	Imperial Bank of India	...
Jalgaon	Bombay	Imperial Bank of India	...
Jalpaiguri	Bengal	Bengal Duars Bank	Head Office.
„	„	Imperial Bank of India	...
„	„	Jalpaiguri Banking and Trading Corporation	Head Office.
„	„	Jotedars' Banking and Trading Corporation	...
„	„	Planter's Bank	Head Office.
„	„	Raikut Industrial Bank	Head Office.
Jammu	Kashmir	Punjab National Bank	...
Jamshedpur	Bihar and Orissa	Imperial Bank of India	...
Jessore	Bengal	Jessore United Bank	Head Office.
Jhang Maghiana	Punjab	Lyallpur Bank	...
Jhansi	United Provinces	Allahabad Bank	...
„	„ „	Benares Bank	Agency.
„	„ „	Imperial Bank of India	...
Jharia	Bihar and Orissa	Central Bank of India	...
„	„ „	Imperial Bank of India	Sub-Agency.
Jhelum	Punjab	Punjab National Bank	...
„	„	Punjab and Kashmir Bank	...
Jubbulpore	Central Provinces	Allahabad Bank	...
„	„	Benares Bank	Agency.
„	„	Bhargava Commercial Bank	Head Office.
„	„	Imperial Bank of India	...
Jullundur	Punjab	Imperial Bank of India	One branch and one pay office.
„	„	Punjab National Bank	...
„	„	Punjab Co-operative Bank	...
K			
Kamakalu	Burma	Dawsons Bank	...
Karachi	Sind	Bank of Nanumal Naraindas & Co.	...
„	„	Central Bank of India	...
„	„	Chartered Bank of India, Australia, and China	...
„	„	Eastern Bank	...
„	„	Frontier Bank	Agency.
„	„	Imperial Bank of India	...
„	„	Karachi Bank	Head Office
„	„	Lloyds Bank	...
„	„	Lyallpur Bank	Agency.
„	„	Mercantile Bank of India	...
„	„	National Bank of India	..
„	„	P. & O. Banking Corporation	...
„	„	Punjab National Bank	...
Kasauli	Punjab	Imperial Bank of India	...
Karur	Madras	Karur Vysya Bank	Head Office.
Kasur	Punjab	Central Bank of India	...
„	„	Imperial Bank of India	...
„	„	Punjab National Bank	...
Katni	Central Provinces	Imperial Bank of India	...
Khamgaon	Berar	Imperial Bank of India	...
Khandwa	Central Provinces	Imperial Bank of India	...
Khoksa	Bengal	Bengal Commercial Bank	Registered office.
Kishorgunj	„	East Bengal Rural Bank	Head Office.
Kohat	North-West Frontier Province.	Frontier Bank	...
Kottayam	Travancore, Madras	Travancore National Bank	...
„	„ „	Travancore Commercial Bank	Head Office.
Kumbakonam	Madras	Imperial Bank of India	...
„	„	Kumbakonam Bank	Head Office.
„	„	Union Bank	Head Office.
Kushtia	Bengal	Bengal Commercial Bank	Head Office.
Kyaiklat	Burma	Dawsons Bank	...
L			
Lahore	Punjab	Ajodhia Bank	Agency.
„	„	Allahabad Bank	..
„	„	Bank of Northern India	...
„	„	Bari Doab Bank	Head Office.
„	„	Benares Bank	Agency.
„	„	Central Bank of India	Two branches.
„	„	Frontier Bank	...
„	„	Imperial Bank of India	...
„	„	Jain Bank of India	Head Office.
„	„	Lyallpur Bank	Agency.
„	„	Muslim Bank of India	Head Office.
„	„	National Bank of India	...

APPENDIX I—*continued*

Banks and their Branches and Agencies in the Principal Towns of India—continued

Town	Province	Name of Bank	
L—*contd.*			
Lahore	Punjab	Punjab and Kashmir Bank	...
,,	,,	Punjab and Sind Bank	...
,,	,,	Punjab Co-operative Bank	Two branches.
,,	,,	Punjab National Bank	Head Office and one branch.
,,	,,	Punjab and Sind Bank	...
,,	,,	Simla Banking and Industrial Co.	...
Larkana	Sind	Imperial Bank of India	...
,,	,,	Karachi Bank	...
Lucknow	United Provinces	Ajodhia Bank	Agency.
,,	,, ,,	Allahabad Bank	One branch and two Sub-agencies.
,,	,, ,,	Benares Bank	Agency.
,,	,, ,,	Central Bank of India	Two branches.
,,	,, ,,	Imperial Bank of India	...
,,	,, ,,	Rupee Bank and Trades	Head Office.
Ludhiana	Punjab	Imperial Bank of India	...
,,	,,	Punjab National Bank	...
,,	,,	Simla Banking and Industrial Co.	...
Lyallpur	,,	Allahabad Bank	Sub-Agency.
,,	,,	Central Bank of India	...
,,	,,	Colony Bank	Head Office.
,,	,,	Imperial Bank of India	...
,,	,,	Lyallpur Bank	Head Office
,,	,,	Punjab National Bank	...
,,	,,	Punjab and Sind Bank	...
,,	,,	Punjab/Zimindars' Bank	Head Office.
M			
Madaripur	Bengal	Madaripur Commercial Bank	Head Office.
Madras	Madras	Benares Bank	Agency.
,,	,,	Central Bank of India	...
,,	,,	Chartered Bank of India, Australia, and China	...
,,	,,	Eastern Bank	...
,,	,,	Imperial Bank of India	Local Head Office and one branch.
,,	,,	Indian Bank	Head Office and three branches.
,,	,,	Mercantile Bank of India	...
,,	,,	National Bank of India	...
,,	,,	P. & O. Banking Corporation	...
,,	,,	Raikut Industrial Bank	...
Madura	,,	Imperial Bank of India	...
,,	,,	Indian Bank	...
Maghiana	Punjab	Lyallpur Bank	...
Maharajgunj	United Provinces	Punjab and Kashmir Bank	...
Mandalay	Upper Burma	Imperial Bank of India	One branch and one sub-branch.
,,	,, ,,	National Bank of India	...
Mandvi	Bombay	Shilotri Bank	...
Mangalore	Madras	Imperial Bank of India	...
,,	,,	Canara Bank	Head Office.
,,	,,	Nedungadi Bank	...
Margao	Goa	Banco Nacional Ultramarino	...
Maubin	Burma	Dawsons Bank	...
Masulipatam	Madras	Imperial Bank of India	...
,,	,,	Andhra Bank	...
Maymyo	Burma	Bank of Upper Burma	Head Office and one branch.
Meerut	United Provinces	Allahabad Bank	...
,,	,, ,,	Benares Bank	Agency.
,,	,, ,,	Byopar Sahayak Bank	Head Office.
,,	,, ,,	Imperial Bank of India	One branch and one sub-branch.
,,	,, ,,	Meerut Bank Co.	Head Office.
,,	,, ,,	Punjab National Bank	...
Mehsana	Baroda	Bank of Baroda	...
Mianwali	Punjab	Lyallpur Bank	...
Mirzapur	United Provinces	Imperial Bank of India	...
Montgomery	Punjab	Imperial Bank of India	...
,,	,,	Punjab National Bank	...
Moradabad	United Provinces	Allahabad Bank	Sub-Agency.
,,	,, ,,	Benares Bank	Agency.
,,	,, ,,	Imperial Bank of India	...
Mormugao	Goa	Banco Nacional Ultramarino	...
Motihari	Bihar and Orissa	Bank of Behar	...
Moulmein	Lower Burma	Imperial Bank of India	...
Moulmeingyun	Burma	Dawsons Bank	...
Mullasherry	Madras	Calicut Bank	...

APPENDIX I—*continued.*

Banks and their Branches and Agencies in the Principal Towns of India—continued

Town	Province	Name of Bank	
M—*contd.*			
Multan	Punjab	Frontier Bank	Agency.
,,	,,	Imperial Bank of India	...
,,	,,	Punjab National Bank	...
Murree	,,	Bank of Northern India	Sub-office.
,,	,,	Imperial Bank of India	...
,,	,,	Lloyds Bank	...
Mussooree	United Provinces	Allahabad Bank	...
,,	,, ,,	Benares Bank	...
,,	,, ,,	Imperial Bank of India	...
Muttra	,, ,,	Allahabad Bank	Sub-Agency.
,,	,, ,,	Imperial Bank of India	...
Muzaffargarh	Punjab	Lyallpur Bank	...
Muzaffarnagar	United Provinces	Imperial Bank of India	...
Muzaffarpur	Bihar and Orissa	Benares Bank	...
,,	,, ,,	Imperial Bank of India	...
Myingyan	Burma	Imperial Bank of India	...
Mymensingh	Bengal	Imperial Bank of India	...
,,	,,	Bank of Dacca	...
Mysore	Mysore	Bank of Mysore	...
N			
Nadiad	Bombay	Imperial Bank of India	...
Nagpur	Central Provinces	Allahabad Bank	...
,,	,, ,,	Imperial Bank of India	...
Naini Tal	United Provinces	Allahabad Bank	...
,,	,, ,,	Benares Bank	Agency.
,,	,, ,,	Imperial Bank of India	...
Nandyal	Madras	Imperial Bank of India	...
Naogaon	Bengal	Naogaon Town Bank	Head Office.
Naraingunge	,,	Imperial Bank of India	Sub-branch.
Nasik	Bombay	Imperial Bank of India	...
Nator (Rajshahi)	Bengal	Oriental Bank	...
Navsari	Baroda	Bank of Baroda	...
Negapatam	Madras	Imperial Bank of India	...
Nellore	,,	Imperial Bank of India	...
Nova Goa	Goa	Banco Nacional Ultramarino	...
Nowshera	N.-W. Frontier Province	Imperial Bank of India	...
O			
Okara	Punjab	Punjab National Bank	...
Ootacamund	Madras	Imperial Bank of India	...
Ottapalam	,,	Nedungadi Bank	...
Ooregaum	Mysore	Bank of Mysore	...
P			
Palghat	Madras	Calicut Bank	...
,,	,,	Nedungadi Bank	...
Pallipuram (Malabar)	,,	Namboodiri Bank	Head Office.
Parbhani	Hyderabad	Imperial Bank of India	Sub-Agency.
Patan	Baroda	Bank of Baroda	...
Patiala	Punjab	Bharat National Bank	...
,,	,,	Punjab National Bank	...
Patna	Bihar and Orissa	Allahabad Bank	...
,,	,, ,,	Benares Bank	Agency.
,,	,, ,,	Imperial Bank of India	...
Pattambi	Madras	Namboodiri Bank	...
Peelamedu	,,	Peelamedu Radha Krishna Bank	Head Office.
Peshawar	N.-W. Frontier Province	Frontier Bank	Agency.
,,	,, ,, ,,	Imperial Bank of India	One branch and one Sub-Agency.
,,	,, ,, ,,	Punjab Co-operative Bank	...
,,	,, ,, ,,	Punjab National Bank	Two branches.
Petlad	Baroda	Bank of Baroda	...
Ponnani	Madras	Nedungadi Bank	...
Poona	Bombay	Imperial Bank of India	One branch and a Sub-Agency.
,,	,,	Shilotri Bank	...
Purnea	Bengal	Imperial Bank of India	...
Purulia	Bihar and Orissa	Chota Nagpur Banking Association	...
Pyapon	Burma	Dawsons Bank	Head Office.
Q			
Quetta	Baluchistan	Imperial Bank of India	...
,,	,,	Punjab National Bank	...

APPENDIX I—*continued*

Banks and their Branches and Agencies in the Principal Towns of India—continued

Town	Province	Name of Bank	
R			
Rae Bareli	United Provinces	Allahabad Bank	Sub-Agency.
,,	,, ,,	Benares Bank	Agency.
Raipur	Central Provinces	Allahabad Bank	Sub-Agency.
,,	,, ,,	Imperial Bank of India	...
Raisina	Delhi	Imperial Bank of India	...
Rajamundry	Madras	Imperial Bank of India	...
Rajkot	Bombay	Imperial Bank of India	...
Rajshahi	Bengal	Rajshahi Banking and Trading Corporation	Head Office.
Ranchi	Bihar and Orissa	Chota Nagpur Banking Association	...
Rangoon	Burma	Allahabad Bank	...
,,	,,	Central Bank of India	...
,,	,,	Chartered Bank of India, Australia and China	...
,,	,,	Chinese Merited Banking Company	Head Office.
,,	,,	Dawsons Bank	...
,,	,,	Hongkong and Shanghai Banking Corporation.	...
,,	,,	Imperial Bank of India	...
,,	,,	International Banking Corporation	...
,,	,,	Lloyds Bank	...
,,	,,	Mercantile Bank of India	...
,,	,,	National Bank of India	...
,,	,,	Nederlandsche Handel-Maatschappij	...
,,	,,	Northern Bengal Industrial Bank	Head Office.
,,	,,	Yokohama Specie Bank	...
Rangpur	Bengal	Imperial Bank of India	...
,,	,,	Rangpur Bank	Head Office.
,,	,,	Bank of Northern India	Head Office and one sub-office.
,,	,,	Zemindar's Bank	Head Office.
Rawalpindi	Punjab	Bank of Northern India	...
,,	,,	Frontier Bank	Agency.
,,	,,	Imperial Bank of India	One branch and one sub-branch.
,,	,,	Lloyds Bank	...
,,	,,	Lyallpur Bank	Agency.
,,	,,	Punjab Co-operative Bank	...
,,	,,	Punjab National Bank	...
,,	,,	Punjab and Sind Bank	Two branches.
,,	,,	Punjab and Kashmir Bank	Head Office.
S			
Saharanpur	United Provinces	Benares Bank	...
,,	,,	Imperial Bank of India	...
Saidpur	Bengal	Saidpur Commercial Bank	Head Office.
Salem	Madras	Imperial Bank of India	...
Sargodha	Punjab	Imperial Bank of India	...
,,	,,	Punjab National Bank	...
,,	,,	Union Banking and Commercial Association	Head Office.
Sasaram	Bihar and Orissa	Bank of Behar	...
Secunderabad	Hyderabad	Imperial Bank of India	Sub-Agency.
,,	,,	Central Bank of India	...
Serajgunge	Bengal	Imperial Bank of India	...
Shahjahanpur	United Provinces	Allahabad Bank	Sub-Agency.
Shillong	Assam	Assam Industrial Bank	Head Office.
,,	,,	Imperial Bank of India	...
Shimoga	Mysore	Bank of Mysore	...
Shivpuri	Gwalior State	Imperial Bank of India	Sub-Agency.
Sholapur	Bombay	Imperial Bank of India	...
Sialkot	Punjab	Bharat National Bank	...
,,	,,	Imperial Bank of India	...
,,	,,	Punjab National Bank	...
Sidhpur	Baroda State	Bank of Baroda	...
Simla	Punjab	Imperial Bank of India	...
,,	,,	Benares Bank	Agency.
,,	,,	Lloyds Bank	...
,,	,,	Mercantile Bank of India	...
,,	,,	Punjab National Bank	...
,,	,,	Simla Banking and Industrial Company	Head Office..
Sitapur	United Provinces	Allahabad Bank	Sub-Agency.
Srinagar	Kashmir	Bharat National Bank	...
,,	,,	Imperial Bank of India	...
,,	,,	Lloyds Bank	...
,,	,,	Punjab National Bank	...
,,	,,	Punjab and Kashmir Bank	Two branches.

APPENDIX I—*concluded.*

Banks and their Branches and Agencies in the Principal Towns of India—concluded.

Town.	Province.	Name of Bank.	
S			
Sukkur	Sind	Imperial Bank of India	...
„	„	Bank of Nanumal Naraindas & Co.	Head Office.
Surat	Bombay	Bank of Baroda	...
„	„	Imperial Bank of India	...
„	„	Surat Industrial Bank	Head Office.
T			
Tanjore	Madras	Merchants' Bank	Head Office.
Tank	N.-W. Frontier Province	Frontier Bank	...
Tavoy	Lower Burma	Chartered Bank of India, Australia and China	...
Tellicherry	Madras	Calicut Bank	...
„	„	Imperial Bank of India	...
„	„	Nedungadi Bank	...
„	„	Tellicherry Bank	...
Tenkasi	„	Sengunthar Bank	Head Office.
Tezpur	Assam	Tezpur Industrial Bank	Head Office.
Thana	Bombay	Imperial Bank of India	...
Tinnevelly	Madras	Imperial Bank of India	Head Office.
„	„	South India Bank	...
„	„	Tinnevelly Bank	Head Office.
Tiptur	„	Bank of Mysore	Head Office.
Tiruppur	„	Imperial Bank of India	...
Tirur	„	Nedungadi Bank	...
Tiruvalla	Travancore, (Madras)	Travancore National Bank	...
Trichinopoly	Madras	Imperial Bank of India	Head Office.
„	„	Trichinopoly Hindu Savings Bank	...
Trichur	„	Nedungadi Bank	Head Office.
„	„	Imperial Bank of India	...
Trivandrum	Travancore, (Madras)	Imperial Bank of India	...
„	„	Nedungadi Bank	...
„	„	Travancore National Bank	...
Tumkur	Mysore	Bank of Mysore	...
Tuticorin	Madras	Imperial Bank of India	...
„	„	Nadar Bank	...
„	„	National Bank of India	Head Office.
„	„	South India Bank	...
			..
U			
Udipi	Madras	Pangal Nayak Bank	Head Office.
„	„	Canara Banking Corporation	Head Office.
Ujjain	Gwalior State	Imperial Bank of India	...
Unao	United Provinces	Unao Commercial Bank	Head Office.
V			
Vellore	Madras	Imperial Bank of India	...
„	„	Vellore Commercial Bank	Head Office.
„	„	Vellore Mercantile Bank	Head Office.
Viramgaum	Bombay	Imperial Bank of India	...
Vizagapatam	„	Imperial Bank of India	...
Vizianagram	„	Imperial Bank of India	...
W			
Wakema	Burma	Dawson's Bank	...
Wardha	Central Provinces	Imperial Bank of India	...
Wazirabad	Punjab	Bharat National Bank	...
„	„	Punjab and Kashmir Bank	...
Woriur	Madras	Woriur Commercial Bank	Head Office.
Y			
Yeotmal	Berar	Imperial Bank of India	...
Z			
Zaveri Bazar	Bombay	Union Bank of India	...

APPENDIX II.

Names of London Offices, Agents or Correspondents of certain Banks and Firms (doing banking business) in India.

Name of Bank	London Office, Agent or Correspondent	Address
Imperial Bank of India	London Office	5, Whittington Avenue, E. C. 3.
Other Banks and kindred Firms.		
Allahabad Bank	National Provincial Bank	15, Bishopsgate, E. C. 2.
	P. & O. Banking Corporation	117-122, Leadenhall Street, E. C.
Bank of Morvi	National Provincial Bank (Holborn Circus Branch)	15, Bishopsgate, E. C. 2.
Central Bank of India	Lloyds Bank	71, Lombard Street, E. C. 3.
Grindlay & Co.	London Office	54, Parliament Street, S. W. 1.
Karnani Industrial Bank	Barclay's Bank	168, Fenchurch Street.
King's Branch (Calcutta)	Lloyds Bank	77, Lombard Street, E. C. 3.
,, (Bombay)		
Punjab National Bank	Midland Bank	5, Threadneedle Street, E. C. 2.
Simla Banking and Industrial Co.	Ditto	,, ,,
Union Bank of India	Westminster Bank	Bartholomew Lane, E. C. 2.
Bank of India	Ditto	,, ,,
Exchange Banks.		
American Express Co. Incorporated	London Office	62*a*, Lombard Street, E. C. 3.
Banco Nacional Ultramarino	Ditto	9, Bishopsgate, E. C. 2.
Bank of Taiwan	Ditto	Gresham House, 25, Old Broad Street, E. C. 2.
Chartered Bank of India, Australia and China.	Ditto	38, Bishopsgate, E. C. 2.
Comptoir National d'Escompte de Paris.	Ditto	8-13, King William Street, E. C. 4.
Eastern Bank	Ditto	2 and 3, Crosby Sq., E. C. 3.
Hongkong and Shanghai Banking Corporation.	Ditto	9, Gracechurch Street, E. C. 3.
Imperial Bank of Persia	Ditto	33-36, King William Street, E. C. 4.
International Banking Corporation	Ditto	36, Bishopsgate, E. C. 2.
Lloyds Bank	Ditto	77, Lombard Street, E. C. 3.
,, ,, (Cox's Branch)	Ditto	,, ,,
Mercantile Bank of India	Ditto	15, Gracechurch Street, E. C. 3.
National Bank of India	Ditto	26, Bishopsgate, E. C. 2.
Nederlandsche Handel-Maatschappij	National Provincial Bank	15, Bishopsgate, E. C. 2.
Nederlandsch Indische Handelsbank	London Representative	27, Old Broad Street, E. C. 2.
P. & O. Banking Corporation	London Office	117-122, Leadenhall Street, E. C. 3.
Sumitomo Bank	Ditto	67, Bishopsgate, E. C. 2.
Thomas Cook & Son (Bankers)	Ditto	Ludgate Circus, E. C. 4.
Yokohama Specie Bank	Ditto	7, Bishopsgate, E. C. 2.

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MGIPC—S1—II-1-194—16-4-26—550.

TWELFTH ISSUE

DEPARTMENT OF COMMERCIAL INTELLIGENCE AND STATISTICS, INDIA

STATISTICAL TABLES

RELATING TO

BANKS IN INDIA

1925

Published by order of the Governor-General in Council

CALCUTTA: GOVERNMENT OF INDIA
CENTRAL PUBLICATION BRANCH
1927

No. 2064.]

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Prefatory Note

The following short note explains some of the more important statistics in the appended tables. An account of the monetary position in India will be found in the Annual Report of the Controller of the Currency for the year 1925-26.

2. The banks dealt with in these tables are classified into (1) the Imperial Bank of India,* in which the old Presidency Banks of Bengal, Bombay, and Madras were merged in January, 1921, (2) the Exchange Banks whose head offices are located outside India, (3) the Indian Joint-Stock Banks, registered under the Indian Companies Act, and (4) the Indian Co-operative Banks, registered under the Co-operative Societies Act, II of 1912.

3. Presidency Banks and the Imperial Bank of India (tables 1, 7, 8, 9, 10 and 11).—An examination of the statements of accounts of the Presidency Banks and the Imperial Bank of India reveals the fact that while Government or public deposits decreased in 1925, private deposits increased. Cash balances also showed an increase as compared with the preceding year. The table below summarises the capital, reserves, deposits, and cash balances of the three Presidency Banks regarded as one bank up to the year 1920 and of the Imperial Bank of India from 1921 :—

31st December	Capital	Reserve and Rest	Government or public Deposits	Private Deposits	Proportion per cent of Government deposits (column 3) to		Cash balances
					Total capital and deposits (columns 1 to 4)	Private deposits (column 4)	
	1	2	3	4	5	6	7
	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	per cent	per cent	₹(1,000)
1913 (pre-war year)	3,75,00	3,73,07	5,88,66	36,48,50	11·8	16·1	15,37,75
1914	3,75,00	3,89,17	5,61,52	40,04,08	10·5	14·0	20,83,92
1915	3,75,00	3,72,50	4,88,67	38,61,19	9·6	12·7	14,65,24
1916	3,75,00	3,60,99	5,20,58	44,70,87	9·1	11·6	17,27,25
1917	3,75,00	3,67,52	7,71,28	67,71,74	9·3	11·4	33,77,31
1918	3,75,00	3,44,58	8,64,28	50,97,75	12·8	16·9	17,07,62
1919	3,75,00	3,57,81	7,72,24	68,21,37	9·3	11·3	23,62,93
1920	3,75,00	3,77,79	9,02,63	78,01,90	9·5	11·6	26,03,34
1921*	5,62,24	4,14,54	6,80,01	65,77,99	8·3	10·3	13,60,23
1922	5,62,50	4,33,07	14,15,73	57,00,57	17·4	24·8	15,07,47
1923	5,62,50	4,55,21	8,56,94	74,19,51	9·2	11·5	15,01,34
1924	5,62,50	4,80,08	7,50,26	76,71,22	7·9	9·9	15,60,26
1925	5,62,50	4,92,73	5,46,44	77,83,33	5·8	7·0	17,46,82

4. Exchange Banks (tables 2 and 12).—The aggregate paid-up capital and reserves of the eighteen Exchange Banks doing business in India in 1925 amounted to over £138 millions, while their deposits and cash balances in India only were respectively £71 millions and £9 millions. The position from the pre-war year 1913 to 1925 was as follows :—

—	Number of Banks‡	Capital, reserve and rest	Deposits in India †	Cash balance in India †
		£(1,000)	£(1,000)	£(1,000)
1913 (pre-war year)	12	37,825	31,035	5,882
1914	11	36,972	30,148	8,394
1915	11	36,793	33,546	7,601
1916	10	37,931	38,039	10,140
1917	9	32,682	53,375	33,744
1918	10	39,449	61,856	15,175
1919	11	53,070	74,359	29,983
1920	15	90,217	74,807	25,175
1921	17	111,632	75,196	23,567
1922	18	112,221	73,384	16,176
1923	18	140,103	68,443	14,479
1924	18	130,464	70,635	16,367
1925	18	138,311	70,546	9,416

* The three Presidency Banks of Bengal, Bombay, and Madras were amalgamated and formed into the Imperial Bank of India with effect from 27th January ,1921, under the Imperial Bank of India Act, XLVII of 1920.

† Deposits and cash balances in India converted into sterling at the rate of ₹10 = £1.

‡ See foot notes *a* to *i* under Table No. 2.

In table 2 the returns of Exchange Banks for 1925 have been classified into two groups, namely, (A) banks doing a considerable portion of their business in India, and (B) banks which are agencies of large banking corporations doing a major portion of their business abroad.

5. Indian Joint-Stock Banks (tables 3 and 13).—The tables in this volume deal with 74 banks, having a minimum paid-up capital and reserve of one lakh of rupees, from which returns have been received. These banks have over 500 branches scattered throughout India. The banks are sub-divided into two classes, namely, (A) those with a paid-up capital and reserve of ₹5 lakhs and over, and (B) smaller banks with a paid-up capital and reserve between one lakh and less than ₹5 lakhs. The aggregate paid-up capital and reserves of these 74 banks in 1925 amounted to ₹11,78 lakhs, the deposits to ₹57,91 lakhs, and cash balances to ₹10,78 lakhs, as stated below :—

—	Class A				Class B			
	Number of banks	Capital and reserves	Deposits	Cash balances	Number of banks	Capital and reserves	Deposits	Cash balances
		₹ (lakhs)	₹ (lakhs)	₹ (lakhs)		₹ (lakhs)	₹ (lakhs)	₹ (lakhs)
1913 (pre-war year)	18	3,64	22,59	4,00	23	50	1,51	25
1914 . . .	17	3,93	17,11	3,53	25	55	1,26	28
1915 . . .	20	4,38	17,87	3,99	25	55	91	20
1916 . . .	20	4,61	24,71	6,03	28	63	1,01	17
1917 . . .	18	4,67	31,17	7,65	25	54	99	20
1918 . . .	19	6,02	40,59	9,49	28	63	1,55	37
1919 . . .	18	7,63	58,99	12,17	29	75	2,28	54
1920 . . .	25	10,92	71,15	16,31	33	82	2,33	42
1921 . . .	27	12,40	76,90	15,66	38	1,00	3,26	44
1922 . . .	27	10,64	61,64	12,04	41	1,11	3,38	56
1923 . . .	26	9,73	44,43	7,37	43	1,11	3,26	61
1924 . . .	29	10,71	52,50	11,30	40	1,07	2,67	34
1925 . . .	28	10,60	54,49	10,10	46	1,18	3,42	68

6. Total Deposits (table 4).—The growth of bank deposits during the last decade is shown in table 4. This table is based on the figures given in the preceding three tables. It would appear from these statistics that the total deposits in all the three classes of Banks in India increased from ₹1,14 crores in 1916 to ₹2,12 crores in 1925. The respective shares in the total deposits in 1925 were: Imperial Bank of India 40 per cent, Exchange Banks 33 per cent, and Indian Joint-Stock Banks 27 per cent. [In the case of Exchange Banks the figures refer to their deposits in India only.]

7. Proportion of Cash to Deposits (table 5).—Cash balances at the end of 1925 were 21 per cent of the liabilities on deposits in the case of the Imperial Bank of India, 13 per cent in the case of Exchange Banks doing a considerable portion of their business in India, and 15 per cent in the case of those banks doing a major portion of their business abroad. The percentage for Indian Joint-Stock Banks was 19 in the case of those having capital and reserve of ₹5,00,000 and over, and 15 in the case of those with smaller capital.

8. Indian Co-operative Banks (tables 6 and 14).—Statistics in these tables relate to all Provincial and Central Co-operative Banks and registered non-agricultural (urban) Co-operative Credit Societies with limited liability and a capital and reserve amounting to at least one lakh of rupees. These banks, are sub-divided, as in the case of the Indian Joint-Stock Banks, into two classes namely (A) ₹5 lakhs and over and (B) one lakh and below ₹5 lakhs.

The following figures show the progress of co-operative banking:—

	Class A			Class B		
	Number	Capital and Reserve	Deposits and loans received.	Number	Capital and Reserve.	Deposits and loans received
		₹(1,000)	₹(1,000)		₹(1,000)	₹(1,000)
1916-17	2	11,11	25,03	21	27,75	1,49,45
1917-18	3	18,32	52,79	24	30,49	1,52,34
1918-19	4	24,67	1,35,44	29	40,60	1,57,37
1919-20	2	14,42	96,34	29	64,08	2,63,79
1920-21	5	36,56	2,29,38	36	69,95	2,48,90
1921-22	5	39,76	2,82,68	46	94,04	3,63,00
1922-23	5	43,60	3,41,05	63	1,31,05	5,02,02
1923-24	8	62,35	4,13,99	71	1,71,48	5,84,32
1924-25	8	69,26	4,51,41	90	1,66,81	7,94,47
1925-26	10	90,62	5,37,83	98	1,95,52	8,97,01

9. Bank Rates (table 11).—These are the rates charged for demand loans, *i.e.*, the rates charged day by day by the old Presidency Banks and the Imperial Bank of India for loans advanced on such security as Government paper. The annual average of these rates for the year 1925 was 5·64, the rates at the end of June and December being 6·58 and 4·70, respectively.

10. Bank failures (table 15).—A complete list of Joint-Stock Banks that failed in 1925 is given in table 15. Of the total paid-up capital of ₹19 lakhs involved, the Bank of Rangoon, Burma, contributed ₹16 lakhs. The number of failures in 1925 was 17, the Punjab accounting for 6 banks, United Provinces for 4 while Bengal and Bombay accounted for 3 and 2 banks respectively.

11. Clearing House Returns (table 16).—Clearing House returns show a fall in the activity in banking operations as compared with 1920 when there was a marked increase in the clearings amounting to over ₹31,49 crores. As compared with 1924, the total amount of cheques cleared in 1925 shows a slight decrease. The returns of the last sixteen years are set out in table 16.

Cheques cleared from Clearing Houses

	Pre-war year (1913)	1919	1920	1921	1922	1923	1924	1925
	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)
Calcutta	3,33,02	9,02,49	15,33,89	9,16,72	9,44,26	8,91,49	9,22,49	10,18,33
Bombay	2,19,30	7,58,32	13,93,94	8,97,01	8,63,76	7,45,53	6,29,33	5,15,05
Madras	23,56	36,13	77,17	39,10	42,79	53,80	55,06	57,98
Karachi	12,49	22,19	31,88	35,79	32,37	40,48	44,58	41,19
Rangoon	61,98	88,37	1,07,79	1,18,75	1,23,17	1,31,33	1,14,60	1,24,84
Cawnpore	...	...	4,51	8,80	8,24	6,81	5,74	5,80
Lahore	...	...	...	5,65	8,10	6,75	5,48	6,73
Total	6,50,35	18,01,50	31,49,18	20,21,82	20,22,69	18,76,19	17,77,28	17,69,92

12. Appendices.—Two Appendices have been inserted to show :—

(1) Banks and their branches and agencies in the principal towns of India, and

(2) London Offices, Agents or Correspondents of banks and banking firms doing business in India.

P. M. JOSEPH,
Deputy Director (Statistics),
for *Director-General.*

Deptt. of Commercial Intelligence and Statistics, India, Calcutta;
January 24, 1927.

BANKING STATISTICS

I

Summary Tables

No. 1.—CAPITAL, RESERVE, DEPOSITS, AND CASH BALANCES OF THE IMPERIAL BANK OF INDIA* ON 31st DECEMBER EACH YEAR

	Paid-up Capital	Reserve and Rest	Total	Deposits			Cash Balances
				Public	Private	Total	
	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
1870	3,36,25	25,57	3,61,82	5,43,05	6,39,61	11,82,66	9,96,87
1880	3,50,00	55,27	4,05,27	2,91,15	8,49,28	11,40,43	7,41,45
1890	3,50,00	97,54	4,47,54	3,59,25	14,76,35	18,35,60	12,96,75
1900	3,60,00	1,99,61	5,59,61	2,80,53	12,88,27	15,68,80	5,04,49
1905	3,60,00	2,63,37	6,23,37	3,11,91	22,26,37	25,38,28	8,23,01
1910	3,60,00	3,31,03	6,91,03	4,23,63	32,34,38	36,58,01	11,35,12
1913	3,75,00	3,73,07	7,48,07	5,88,66	36,48,50	42,37,16	15,37,75
1914	3,75,00	3,89,17	7,64,17	5,61,52	40,04,08	45,65,60	20,83,92
1915	3,75,00	3,72,50	7,47,50	4,88,67	38,61,19	43,49,86	14,65,24
1916	3,75,00	3,60,99	7,35,99	5,20,58	44,70,87	49,91,45	17,27,25
1917	3,75,00	3,67,52	7,42,52	7,71,28	67,71,74	75,43,02	33,77,31
1918	3,75,00	3,44,58	7,19,58	8,64,28	50,97,75	59,62,03	17,07,62
1919	3,75,00	3,57,81	7,32,81	7,72,24	68,21,37	75,93,61	23,62,93
1920	3,75,00	3,77,79	7,52,79	9,02,63	78,01,90	87,04,53	26,03,34
1921*	5,62,24	4,14,54	9,76,78	6,80,01	65,77,99	72,58,00	13,60,23
1922	5,62,50	4,33,07	9,95,57	14,15,73	57,00,57	71,16,30	15,07,47
1923	5,62,50	4,55,21	10,17,71	8,56,94	74,19,51	82,76,45	15,01,34
1924	5,62,50	4,80,08	10,42,58	7,50,26	76,71,22	84,21,48	15,60,26
1925	5,62,50	4,92,73	10,55,23	5,46,44	77,83,33	83,29,77	17,46,82

No. 2.—CAPITAL, RESERVE, DEPOSITS, AND CASH BALANCES OF THE EXCHANGE BANKS ON 31st DECEMBER EACH YEAR

		Number of Banks	Capital and Reserve			Deposits		Cash Balances	
			Paid-up Capital	Reserve and Rest	Total	Out of India	In India	Out of India	In India
			£(1,000)	£(1,000)	£(1,000)	£(1,000)	₹(1,000)	£(1,000)	₹(1,000)
1870		3	2,004	180	2,184	2,688	52,31	2,611	61,13
1880		4	2,532	541	3,073	7,305	3,39,88	2,046	1,80,09
1890		5	6,384	1,699	8,083	30,734	7,53,60	5,810	3,50,43
1900		8	11,803	3,971	15,774	54,263	10,50,35	11,945	2,39,58
1905		10	15,204	7,219	22,423	94,536	17,04,45	21,504	3,78,13
1910		11	21,734	12,610	34,344	134,166	24,79,17	17,810	4,38,51
1913		12	23,640	14,185	37,825	181,138	31,03,54	25,688	5,88,24
1914		11(*a*)	22,815	14,157	36,972	164,970	30,14,76	40,694	8,39,37
1915		11	22,681	14,112	36,793	179,948	33,54,56	45,111	7,60,13
1916		10(*b*)	22,836	15,095	37,931	208,232	38,03,88	41,367	10,14,01
1917		9(*c*)	18,384	14,298	32,682	228,001	53,37,53	54,765	33,74,37
1918		10(*d*)	22,269	17,180	39,449	305,937	61,85,60	57,981	15,17,55
1919		11(*e*)	31,931	21,139	53,070	433,001	74,35,90	63,571	29,98,32
1920		15(*f*)	54,198	36,019	90,217	513,671	74,80,71	84,197	25,17,53
1921		17(*g*)	66,369	45,263	111,632	526,473	75,19,61	82,318	23,56,74
1922		18(*h*)	66,541	45,680	112,221	527,348	73,38,44	81,654	16,17,63
1923	A	5	9,644	8,767	18,511	62,386	51,29,78	9,425	9,78,23
	B	13	73,394	48,198	121,592	832,560	17,14,50	108,490	4,69,63
1924†	A	5	9,644	10,063	19,707	65,786	48,93,45	9,703	9,71,18
	B	13(*i*)	62,894	47,863	110,757	778,896	21,70,03	104,945	6,65,51
1925†	A	5	9,644	10,392	20,036	75,604	50,57,43	11,351	6,49,72
	B	13	64,586	53,689	118,275	847,957	19,97,14	110,407	2,91,89

* Figures for years prior to 1921 represent the totals of the three Presidency Banks of Bengal, Bombay and Madras, which were amalgamated and formed into the Imperial Bank of India with effect from 27th January, 1921 (I. B. I. Act, XLVII of 1920).

† Foreign currencies have been converted into pounds sterling at the rates stated at foot of table No. 12, pages 10 and 11.

A—Banks doing a considerable portion of their business in India.

B—Banks which are merely agencies of large banking corporations doing a major portion of their business abroad.

(*a*) Excluding the Deutsch-Asiatische Bank which went into liquidation after the outbreak of war.

(*b*) Excluding the Delhi and London Bank which was amalgamated with the Alliance Bank of Simla, Ltd.

(*c*) Excluding the Russo-Asiatic Bank, information not being available.

(*d*) Including the Bank of Taiwan which opened a branch in India.

(*e*) Including the Sumitomo Bank which has a branch in India.

(*f*) Including the Imperial Bank of Persia, the National Bank of South Africa, the P. & O. Banking Corporation and the Banco Nacional Ultramarino.

(*g*) Including the Nederlandsche Handel-Maatschappij and the Nederlandsch Indische Handelsbank.

(*h*) Including the American Express Company Incorporated.

(*i*) Excluding the National Bank of South Africa but including Thomas Cook & Son (Bankers).

No. 3.—CAPITAL, RESERVE, DEPOSITS, AND CASH BALANCES OF THE PRINCIPAL INDIAN JOINT-STOCK BANKS ON 31st DECEMBER EACH YEAR.

CLASS A—Banks* with capital and reserve of ₹5 lakhs and over.

	Number of reporting Banks	Paid-up Capital	Reserve and Rest	Total	Deposits	Cash Balances
		₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
1870	2	9,83	1,82	11,65	13,95	5,07
1880	3	18,00	3,11	21,11	63,37	16,63
1890	5	33,50	17,59	51,09	2,70,78	55,79
1900	9	82,12	45,60	1,27,72	8,07,52	1,19,04
1905	9	84,57	77,82	1,62,39	11,98,92	1,73,50
1910	16	2,75,66	1,00,55	3,76,21	25,65,85	2,80,25
1913	18	2,31,33	1,32,94	3,64,27	22,59,19	4,00,17
1914	17	2,51,40	1,41,88	3,93,28	17,10,58	3,53,18
1915	20	2,81,39	1,56,65	4,38,04	17,87,27	3,99,41
1916	20	2,87,36	1,73,66	4,61,02	24,71,05	6,03,49
1917	18	3,03,70	1,62,99	4,66,69	31,17,01	7,64,84
1918	19	4,36,45	1,65,59	6,02,04	40,59,48	9,48,58
1919	18	5,39,07	2,24,27	7,63,34	58,99,47	12,16,63
1920	25	8,37,02	2,55,46	10,92,48	71,14,64	16,30,70
1921	27	9,38,80	3,00,81	12,39,61	76,89,63	15,65,90
1922	27	8,02,24	2,61,65	10,63,89	61,63,86	12,03,88
1923	26	6,89,05	2,84,39	9,73,44	44,42,82	7,37,61
1924	29	6,90,55	3,80,39	10,70,94	52,50,52	11,29,70
1925	28	6,73,00	3,86,64	10,59,64	54,49,36	10,09,55

CLASS B—Banks* with capital and reserve between ₹1 lakh and less than ₹5 lakhs.

1913	23	39,14	11,35	50,49	1,51,15	24,95
1914	25	42,22	13,02	55,24	1,26,54	27,99
1915	25	45,38	9,73	55,11	91,37	20,01
1916	28	51,77	11,50	63,27	1,01,23	16,76
1917	25	44,16	10,24	54,40	99,20	20,42
1918	28	48,65	14,43	63,08	1,55,35	36,90
1919	29	53,11	21,86	74,97	2,28,49	53,71
1920	33	61,42	19,95	81,37	2,33,46	41,91
1921	38	77,05	23,23	1,00,28	3,26,02	43,52
1922	41	83,00	27,65	1,10,65	3,37,89	56,02
1923	43	81,14	30,20	1,11,34	3,26,50	61,47
1924	40	72,64	34,22	1,06,86	2,66,53	34,36
1925	46	80,79	37,70	1,18,49	3,41,40	67,89

No. 4.—CAPITAL AND RESERVE AND DEPOSITS OF THE IMPERIAL BANK OF INDIA, EXCHANGE BANKS, AND INDIAN JOINT-STOCK BANKS, IN EACH YEAR FROM 1916 TO 1925.

Year	Imperial Bank of India		Exchange Banks		Joint-Stock Banks		Total of all Banks	
	Capital and Reserve	Deposits	Capital and Reserve†	Deposits (in India)	Capital and Reserve	Deposits	Capital and Reserve	Deposits
	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
1916	7,35,99	49,91,45	37,98,10	38,03,88	5,24,29	25,72,28	50,58,38	1,13,67,61
1917	7,42,52	75,43,02	32,68,20	53,37,53	5,21,09	32,16,21	45,31,81	1,60,96,76
1918	7,19,58	59,62,03	39,44,90	61,26,33	6,65,12	42,14,83	53,29,60	1,63,03,19
1919	7,32,81	75,93,61	53,07,00	74,35,90	8,38,31	61,27,96	68,78,12	2,11,57,47
1920	7,52,79	87,04,53	90,21,70	74,80,71	11,73,85	73,48,10	1,09,48,34	2,35,33,34
1921	9,76,78	72,58,00	1,11,63,20	75,19,61	13,39,89	80,15,65	1,34,79,87	2,27,93,26
1922	9,95,57	71,16,30	1,12,22,06	73,38,44	11,74,54	65,01,75	1,33,92,17	2,09,56,49
1923	10,17,71	82,76,45	1,40,10,30	68,44,28	10,84,78	47,69,32	1,61,12,79	1,98,90,05
1924	10,42,58	84,21,48	1,30,46,40	70,63,48	11,77,80	55,17,05	1,52,66,78	2,10,02,01
1925	10,55,23	83,29,77	1,38,31,10	70,54,57	11,78,13	57,90,76	1,60,64,46	2,11,75,10

*For details of individual banks, see table No. 13, pages 12-16.
Conversion made at the rate of £1=Rs. 10.

No. 5.—PROPORTION PER CENT OF CASH TO LIABILITIES ON DEPOSITS OF THE SEVERAL CLASSES OF BANKS ON 31st DECEMBER EACH YEAR.

	1916	1917	1918	1919	1920	1921	1922	1923	1924	1925
	per cent	per cent	per cent	per cent	per cent	per cent	per cent	per cent	per cent	per cent
I. Imperial Bank of India . . .	35	45	29	31	30	19	21	18	18	21
II. Exchange Banks*—										
(1) Banks doing a considerable portion of their business in India .	25	40	20	35	30	28	19	19	20	18
(2) Banks, which are merely agencies of large banking corporations, doing a major portion of their business abroad . . .	35	160	44	67	58	43	33	27	31	15
III. Indian Joint-Stock Banks—										
(*a*) Banks having capital and reserve of ₹5,00,000 and over . . .	24	25	23	21	23	20	20	17	21	19
(*b*) Banks having capital and reserve between ₹1,00,000 and less than ₹5,00,000	17	21	24	24	18	13	17	19	13	15

*The percentages for the Exchange Banks have been calculated on their deposits and cash balances in India only.

No. 6.—CAPITAL, RESERVE, DEPOSITS, AND LOANS RECEIVED, LOANS OUTSTANDING AND CASH BALANCES OF PRINCIPAL CO-OPERATIVE BANKS AT THE END OF THE PROVINCIAL CO-OPERATIVE YEARS.

Class A.—Banks with capital and reserve of Rs. 5 lakhs and over.

	No. of Banks	Paid-up Capital	Reserve	Total	Deposit and Loans received	Loans outstanding	Cash Balances
		₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
1916-17	2	10,33	78	11,11	25,03	33,78	1,51
1917-18	3	16,58	1,74	18,32	52,79	58,91	61
1918-19	4	19,99	4,68	24,67	1,35,44	1,11,09	7,36
1919-20	2	10,34	4,08	14,42	96,34	86,93	4,10
1920-21	5	28,15	8,41	36,56	2,29,38	2,31,59	3,83
1921-22	5	29,80	9,96	39,76	2,82,68	2,59,30	22,89
1922-23	5	30,68	12,92	43,60	3,41,05	2,57,48	47,71
1923-24	8	44,36	17,99	62,35	4,13,99	3,32,89	37,13
1924-25	8	47,53	21,73	69,26	4,51,41	3,53,81	19,08
1925-26	10	60,37	30,25	90,62	5,37,83	4,46,18	26,55

Class B.—Banks with capital and reserve between 1 lakh and less than Rs. 5 lakhs.

1916-17	21	21,02	6,73	27,75	1,49,45	1,45,47	6,86
1917-18	24	22,27	8,22	30,49	1,52,34	1,53,78	3,94
1918-19	29	31,78	8,82	40,60	1,57,37	1,73,73	7,12
1919-20	29	48,96	15,12	64,08	2,63,79	2,83,92	7,17
1920-21	36	55,73	14,22	69,95	2,48,90	2,77,38	12,87
1921-22	46	77,29	16,75	94,04	3,63,00	3,78,38	16,24
1922-23	63	1,01,63	29,42	1,31,05	5,02,02	5,18,84	15,08
1923-24	71	1,16,00	55,48	1,71,48	5,84,32	6,40,76	24,39
1924-25	90	1,18,05	48,76	1,66,81	7,94,47	7,61,80	39,51
1925-26	98	1,40,60	54,92	1,95,52	8,97,01	8,46,03	58,46

II

General Tables

No. 7.—CAPITAL, RESERVE, DEPOSITS (GOVERNMENT AND OTHER), CASH, INVESTMENTS, AND DIVIDEND OF THE BANK OF BENGAL ON 31st DECEMBER EACH YEAR UP TO 1920

	Paid-up Capital	Reserve and Rest	Total	DEPOSITS					Cash Balance	Investments	Dividend for the year
				Government (Public)	PRIVATE						
					Fixed	Savings Bank	Current	Total			
	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹(lakhs)	₹(lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	Per cent
1880	2,00	25	2,25	2,02				5,02	4,84	1,53	8⅓
1885	2,00	43	2,43	1,48				3,83	3,12	1,16	9⅓
1890	2,00	48	2,48	2,26				6,66	6,39	2,06	9½
1895	2,00	71	2,71	1,84				6,77	4,22	1,32	10
1900	2,00	1,06	3,06	1,55	(a)	(a)	(a)	5,82	2,44	1,36	11
1905	2,00	1,43	3,43	1,67				12,04	3,97	1,81	12
1910	2,00	1,75	3,75	1,98				16,09	5,14	3,68	14
1913	2,00	1,91	3,91	3,01				18,25	8,41	3,10	14
1914	2,00	2,00	4,00	2,87				21,61	11,70	6,21	16
1915	2,00	2,04	4,04	2,65	7,19	88	11,72	19,79	7,85	7,93	16
1916	2,00	2,13	4,13	2,74	7,28	93	13,23	21,44	7,73	7,69	16
1917	2,00	2,21	4,21	4,48	6,51	80	22,03	29,34	14,82	7,74	17
1918	2,00	1,89	3,89	5,85	(a)	(a)	(a)	23,93	8,94	7,80	17
1919	2,00	2,00	4,00	4,05	4,96	79	22,74	28,49	9,98	8,64	17
1920	2,00	2,10	4,10	4,34	(a)	(a)	(a)	34,74	12,21	9,11	19½

(a) Details not available.

No. 8.—CAPITAL, RESERVE, DEPOSITS (GOVERNMENT AND OTHER), CASH, INVESTMENTS, AND DIVIDEND OF THE BANK OF BOMBAY ON 31st DECEMBER EACH YEAR UP TO 1920

	Paid-up Capital	Reserve	Government deposits	Other deposits (a)	Cash Balance	Investments	Dividend for the year
	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	Per cent
1880	1,00	22	39	2,65	1,60	79	7½
1885	1,00	25	53	2,76	2,18	33	7½
1890	1,00	33	83	6,19	5,73	78	10
1895	1,00	51	76	3,58	2,28	1,05	11
1900	1,00	70	88	4,33	1,29	89	11
1905	1,00	87	93	6,76	2,59	1,58	12
1910	1,00	1,05	1,52	10,58	4,36	1,49	14
1913	1,00	1,06	2,01	10,18	4,78	2,29	14
1914	1,00	1,10	1,83	10,82	6,47	2,01	14⅓
1915	1,00	1,00	1,36	10,79	4,24	2,77	15
1916	1,00	90	1,42	13,67	6,68	3,13	15
1917	1,00	92	2,35	28,18	13,99	7,45	17½
1918	1,00	1,01	1,77	17,50	5,42	3,54	18½
1919	1,00	1,10	2,63	27,57	9,28	3,16	19⅓
1920	1,00	1,20	3,50	27,49	8,76	3,00	22

(a) Details of deposits not available.

No. 9.—CAPITAL, RESERVE, DEPOSITS (GOVERNMENT AND OTHER), CASH, INVESTMENTS, AND DIVIDEND OF THE BANK OF MADRAS ON 31st DECEMBER EACH YEAR UP TO 1920

	Paid-up Capital	Reserve and Rest	Total	DEPOSITS					Cash Balance	Investments	Dividend for the year
				Government (Public)	PRIVATE						
					Fixed	Savings Bank	Current	Total			
	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	Per cent
1880	50	7	57	49				80	98	...	...
1885	50	9	59	28				1,09	65	19	7
1890	50	16	66	49				1,90	83	45	10½
1895	50	18	68	72				2,76	1,19	45	10
1900	60	24	84	37	(a)	(a)	(a)	2,73	1,31	67	8
1905	60	33	93	51				3,46	1,67	71	10
1910	60	51	1,11	72				5.67	1,84	85	12
1913	75	76	1,51	87				8,06	2,19	1,18	12
1914	75	79	1,54	91				7,62	2,67	1,34	12
1915	75	68	1,43	87	3,38	20	4,45	8,03	2,56	1,84	12
1916	75	58	1,33	1,04	3,99	24	5,37	9,60	2.87	1,63	12
1917	75	54	1,29	88	3,77	22	6,21	10,20	4,96	95	12
1918	75	55	1,30	1,02	4,14	21	5,19	9,54	2,71	1,40	12
1919	75	48	1,23	1,04	4,81	24	7,11	12,16	4,37	1,75	12
1920	75	48	1,23	1,19	8,24	31	7,24	15,79	5,06	2,13	18

(a) Details not available.

NOTE.—The three Presidency Banks of Bengal, Bombay, and Madras were amalgamated and formed into the Imperial Bank of India with effect from the 27th January, 1921, under the Imperial Bank of India Act, XLVII of 1920.

No. 10.—CAPITAL, RESERVE, DEPOSITS (GOVERNMENT AND OTHER), CASH, INVESTMENTS AND DIVIDEND OF THE IMPERIAL BANK OF INDIA ON 31st DECEMBER EACH YEAR FROM 1921.

	Paid-up Capital	Reserve and Rest	Total	DEPOSITS		Cash Balance	Investments (Govt. and other authorised securities under the Act)	Dividend for the year
				Government (Public)	Private			
	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	Per cent.
1921	5,62	4,15	9,77	6,80	65,78	13,60	12,46	16
1922	5,63	4,33	9,96	14,16	57,00	15,07	9,79	16
1923	5,63	4,55	10,18	8,57	74,20	15,01	12,18	16
1924	5,63	4,80	10,43	7,50	76,71	15,60	16,37	16
1925	5,63	4,92	10,55	5,47	77,83	17,47	17,01	16

No. 11.—AVERAGE BANK RATES OF THE PRESIDENCY BANKS FROM 1870 TO 1920 AND OF THE IMPERIAL BANK OF INDIA FROM 1921

	Bank of Bengal			Bank of Bombay			Bank of Madras		
	Half year ending 30th June	Half year ending 31st Dec.	Annual average	Half year ending 30th June	Half year ending 31st Dec.	Annual average	Half year ending 30th June	Half year ending 31st Dec.	Annual average
1870	5·47	6·00	5·73	5·53	4·97	5·25	4·50	4·50	4·50
1875	6·48	4·84	5·66	6·55	7·92	7·23	7·00	7·00	7·00
1880	5·39	3·91	4·65	5·72	4·30	5·01	6·47	4·27	5·37
1885	6·76	4·00	5·38	5·90	4·00	4·95	5·71	3·23	4·47
1890	8·26	3·32	5·79	9·21	3·28	6·24	8·14	3·32	5·73
1895	5·07	3·59	4·33	4·30	3·60	3·95	5·02	3·50	4·26
1900	6·41	4·27	5·34	6·90	3·79	5·34	7·24	4·50	5·87
1905	5·56	4·63	5·09	5·77	4·42	5·09	6·04	4·19	5·11
1910	6·14	4·51	5·33	6·19	4·14	5·16	7·17	4·65	5·91
1915	5·84	5·54	5·69	5·84	5·31	5·57	5·87	5·54	5·70
1920	6·58	5·55	6·06	6·98	5·73	6·35	6·00	6·41	6·20

	Imperial Bank of India		
	Half year ending 30th June	Half year ending 31st December	Annual average
1921	6·04	5·11	5·57
1922	7·13	4·51	5·81
1923	7·42	4·50	5·96
1924	8·05	5·32	6·68
1925	6·58	4·70	5·64

Note.—For details of each year, see the ninth issue of this volume.

No. 12.—LIABILITIES AND ASSETS OF THE EXCHANGE BANKS DURING THE PAST FIVE YEARS AS FAR AS PUBLISHED IN THEIR BALANCE SHEETS

[Figures in thousands

Name of Bank	Date and year	Liabilities: Capital and Reserves 1	Notes in circulation 2	Acceptances, loans, bills payable 3	Miscellaneous credits 4	Deposits and current accounts 5	Profits 6	Total liabilities or assets	Assets: Cash in hand, at Bankers and bullion 7	Investments, Govt. and other securities 8	Bills of exchange, bills receivable 9	Bills discounted, loans, advances 10	Buildings and sundries including loans for acceptance 11
		£	£	£	£	£	£	£	£	£	£	£	£
Chartered Bank of India, Australia, and China.	Dec. 31, 1921	6,600	1,927	7,292	2,212	42,949	788	61,768	7,138	10,993	16,423	22,546	4,668
	,, 1922	6,700	2,063	6,910	1,277	42,408	795	60,153	5,072	14,249	17,932	17,593	5,307
	,, 1923	6,800	2,276	3,539	3,766	41,590	795	58,766	5,733	16,408	13,945	17,692	4,988
	,, 1924	6,900	1,733	4,206	6,168	42,059	783	61,849	9,495	8,527	19,178	19,007	5,642
	,, 1925	7,000	1,932	5,986	4,057	51,134	757	70,866	7,507	10,391	27,300	21,281	4,387
Lloyds Bank (Cox & Co.'s Branch).*	Sep. 30, 1921	1,250	...	815	...	18,348	...	20,413	6,224	1,735	2,711	8,295	1,448
	Dec. 31, 1922	24,373	...	15,560	...	330,557	1,397	371,887	64,546	99,085	64,405	123,389	20,462
	,, 1923	24,373	...	17,711	...	341,634	1,432	385,150	50,630	98,490	54,404	157,385	24,241
	,, 1924	24,373	...	22,702	...	339,989	1,445†	388,509	53,343	76,497	48,891	186,628	28,150
	,, 1925	24,373	...	20,687	...	337,179	1,492	383,731	51,549	60,304	41,624	203,838	26,416
Eastern Bank	Dec. 31, 1921	1,260	...	2,254	173	5,884	135	9,712	2,685	1,400	1,524	3,367	736
	,, 1922	1,300	...	2,244	141	5,433	112	9,230	2,225	1,883	2,055	2,319	748
	,, 1923	1,340	...	3,115	158	4,943	113	9,669	1,847	2,078	1,836	2,853	1,055
	,, 1924	1,340	...	3,267	137	5,479	115	10,338	1,688	3,199	1,189	3,027	1,235
	,, 1925	1,360	...	2,762	97	5,693	118	10,030	1,562	3,320	1,148	2,671	1,329
Imperial Bank of Persia.	Sep. 20, 1921	960	733	2,617	...	2,805	57	7,172	3,055	1,499	695	1,873	50
	,, 1922	990	816	1,431	...	3,996	64	7,297	2,745	1,811	956	1,746	39
	,, 1923	1,020	930	1,848	...	4,199	65	8,062	2,275	1,505	2,983	1,241	58
	Mar. 20, 1925	1,070	1,301	1,655	...	3,917	59	8,002	2,676	1,699	1,281	2,317	29
	,, 1926	1,120	1,841	1,814	...	4,843	64	9,682	4,244	1,654	1,026	2,744	14
Mercantile Bank of India.	Dec. 31, 1921	2,200	285	979	...	12,744	221	16,429	3,036	2,100	4,185	6,047	1,061
	,, 1922	2,250	291	755	...	13,112	236	16,644	2,756	3,376	5,105	4,496	911
	,, 1923	2,300	294	760	173	12,831	242	16,600	3,526	5,062	3,116	4,109	787
	,, 1924	2,350	192	1,200	1,221	11,256	242	16,461	2,639	5,755	2,697	4,357	1,013
	,, 1925	2,400	201	557	1,284	13,730	247	18,419	2,697	5,836	4,308	4,718	860
National Bank of India.	Dec. 31, 1921	4,500	...	3,118	...	34,296	504	42,418	6,359	5,075	13,748	14,831	2,405
	,, 1922	4,600	...	3,017	...	32,268	499	40,384	5,336	8,639	10,209	14,247	1,953
	,, 1923	4,700	...	1,131	1,115	31,255	494	38,695	5,206	12,613	6,840	12,488	1,548
	,, 1924	4,750	...	1,106	1,393	32,548	535	40,332	5,112	13,763	6,699	12,900	1,858
	,, 1925	4,800	...	2,200	...	33,168	561	40,729	5,455	13,983	6,768	12,983	1,540
P. & O. Banking Corporation.	Mar. 31, 1922	2,684	...	3,795	...	6,317	114	12,910	2,919	864	111	7,203	1,813
	,, 1923	2,709	...	9,226	...	10,361	128	22,424	4,893	1,593	126	13,737	2,075
	,, 1924	2,729	...	6,853	1,066	9,491	132	20,271	2,806	1,424	6,647	8,272	1,122
	,, 1925	2,754	...	3,786	1,073	9,419	124	17,156	1,811	1,347	4,522	8,326	1,150
	,, 1926	2,774	...	4,339	1,293	8,245	128	16,779	1,352	2,203	4,175	7,667	1,382
Thomas Cook & Son	Oct. 31, 1924	160	...	...	69	2,900	...	3,129	707	103	...	2,197	122
	,, 1925	170	...	...	53	2,793	...	3,016	723	174	...	2,014	105
Nederlandsche Handel-Maatschappij.(a)	Dec. 31, 1921	11,300	...	17,075	253	33,159	481	52,268	6,271	3,824	5,422	35,423	1,328
	,, 1922	10,203	...	4,527	584	27,613	409	43,336	7,939	3,682	4,242	25,819	1,654
		Gldş	Gldş	Gldş	Gldş	Gldş	Gldş	Gldş	Gldş	Gldş	Gldş	Gldş	Gldş
	,, 1923	122,705	...	5,972	12,027	434,586	5,379	580,669	114,578	59,428	89,069	220,463	97,131
	,, 1924	123,197	...	9,399	12,228	465,330	6,459	616,613	102,439	90,374	102,924	194,845	126,031
	,, 1925	123,777	...	29,567	75,568	412,204	6,902	648,018	44,112	99,378	148,485	217,094	138,949

* Cox and Co.'s Bank has been amalgamated with Lloyds Bank, Ltd. Figures from 1922 relate to Lloyds Bank.
†Half year.
(a) fl2=£1.
NOTE.—For the purpose of this volume the rates of conversion of foreign currencies into pounds sterling for the year 1925 are as reported by individual banks.

No. 12.—LIABILITIES AND ASSETS OF THE EXCHANGE BANKS DURING THE PAST FIVE YEARS AS FAR AS PUBLISHED IN THEIR BALANCE SHEETS—*contd.*

[Figures in thousands

Name of Bank	Date and year	Liabilities. Capital and reserves 1	Notes in circulation 2	Acceptances, loans, bills payable 3	Miscellaneous credits 4	Deposits and current accounts 5	Profits 6	Total liabilities or assets	Assets. Cash in hand, at Bankers and bullion 7	Investments, Govt. and other securities 8	Bills of exchange, bills receivable 9	Bills discounted, loans, advances 10	Buildings and sundries including loans for acceptance. 11
Nederlandsch Indische Handelsbank.	Jan. 1, 1922	Glds 75,169	Glds ...	Glds 9,663	Glds 55,789	Glds 64,595	Glds ...	Glds 205,216	Glds 26,447	Glds 35,632	Glds 16,917	Glds 94,780	Glds 31,440
	,, 1923	75,771	...	7,675	40,731	60,238	3,492	187,907	32,587	45,161	19,607	57,342	33,210
	,, 1924	76,774	...	7,748	...	150,807	4,841	240,170	54,847	55,813	39,906	84,533	5,071
	,, 1925	78,178	...	10,897	...	159,309	6,183	254,567	48,794	41,092	54,721	105,472	4,488
	,,(a)1926	79,181	...	11,580	...	185,106	6,230	282,097	33,648	56,629	79,623	107,875	4,922
Banco Nacional Ultramarino.	Dec. 31, 1921	Esc. 50,000	Esc. 38,001	Esc. 432,347	Esc. 756	Esc. 412,670	Esc. 6,596	Esc. 940,370	Esc. 34,493	Esc. 10,812	Esc. 86,635	Esc. 804,576	Esc 3,854
	,, 1922	51,200	54,077	657,665	774	607,419	10,880	1,382,015	50,514	50,354	105,360	1,172,615	3,172
	,, 1923	54,200	95,544	505.315	830,220	292,449	12,903	1,790,631	500,565	141,628	126,215	165,647	856,576
	,, 1924	58,000	118,702	543,988	947,275	320,315	13,145	2,001,425	575,315	182,984	128,755	155,397	958,974
	,,(b)1925	68,000	116,827	368,223	1,250,001	291,507	12,107	2,106,665	516,700	180,016	115,955	145,647	1,148,347
American Express Company Incorporated.	Dec. 31, 1922	Dollar. 6,331	Dollar. ...	Dollar. 11,829	Dollar. 808	Dollar. 15,889	Dollar. 692	Dollar. 35,549	Dollar. 9,892	Dollar. 6,404	Dollar. 4,083	Dollar. 9,027	Dollar. 6,143
	,, 1923	6,998	...	10,889	371	16,786	647	35,691	8,130	8,672	2,112	11,082	5,694
	,, 1924	7,361	...	9,223	319	15,824	811	33,538	8,161	5,502	1,662	11,098	7,115
	,,(c)1925	7,348	...	9,054	280	15,359	978	33,019	7,813	4,430	987	12,561	7,228
Hongkong and Shanghai Banking Corporation.	Dec. 31, 1921	76,969	44,034	8,204	250	480,872	11,276	621.605	103,471	95,486	203,764	202,074	16,810
	,, 1922	83,874	41,884	12,924	250	502,331	12,528	653,791	88,838	103,014	208,865	228,466	24,608
	,, 1923	83,244	49,906	12,497	250	503,856	12,267	662,020	94,266	110,592	188,564	240,344	28,254
	,, 1924	84,419	49,610	14,919	250	523,077	12,309	684,584	103,620	87,335	197,526	264,179	31,924
	,,(d)1925	84,561	45,299	11,368	250	550,687	11,664	703,829	108,769	92,787	206,084	267,241	28,948
International Banking Corporation.	Dec. 31, 1921	11,503	3,932	23,775	600	70,590	5,425	115,825	13,969	7,141	...	77,843	16,872
	,, 1922	10,284	4,537	22,448	500	61,328	5,505	104,602	15,250	8,797	...	69,141	11,414
	,, 1923	10,000	3,188	24,123	3,763	65,419	3,045	109,538	15,369	6,356	22,353	50,355	15,105
	,, 1924	10,000	4,371	33,368	1,060	77,750	3,582	130,131	20,163	4,907	26,681	53,948	24,432
	,,(e)1925	10,000	3,177	31,657	4,019	86,341	4,008	139,202	17,711	6,085	...	72,193	43,213
Comptoir National d'Escompte de Paris.	Dec. 31, 1921	Fr. 318,878	Fr. ...	Fr. 154,956	Fr. 56,251	Fr. 3,367,295	Fr. 28,692	Fr. 3,926,072	Fr. 398,271	Fr. 10,666	Fr. 2,651,292	Fr. 778,359	Fr. 87,484
	,, 1922	320,546	...	136,240	61,050	3,692,663	31,658	4,242,157	433,983	17,069	2,888,022	803,687	98,956
	,, 1923	319,232	...	160,570	58,413	4,127,394	34,340	4,699,949	478,618	29,081	3,023,528	1,033,435	135,287
	,, 1924	320,049	...	138,317	54,814	4,203,769	35,630	4,753,479	418,414	33,418	3,030,699	1,157,499	113,449
	,,(f)1925	322,731	...	136,292	54,013	5,479,792	37,027	6,031,855	745,065	42,632	3,777,388	1,296,388	170,382
Bank of Taiwan.	Dec. 31, 1921	Yen 56,080	Yen. 40,864	Yen. 485,681	Yen. ..	Yen. 177,271	Yen. 4,593	Yen. 764,489	Yen. 33,758	Yen. 74,485	Yen. ...	Yen. 648,388	Yen 7,858
	,, 1922	64,669	34,416	381,482	55,770	225,241	2,627	764,205	31,461	63,231	177,407	378,939	113,167
	,, 1923	65,480	39,769	484,738	64,910	252,739	2,673	910,309	35,832	88,763	231,577	399,032	155,105
	,, 1924	66,280	51,357	535.862	63,371	267,004	2,783	986,657	44,408	101,147	246,788	469,926	124,388
	,,(g)1925	41,215	53,206	552,482	15,621	228,392	1,371	892,287	37,904	83,181	168,082	502,777	100,343
Sumitomo Bank	Dec. 31, 1921	70,200	...	47,144*	7,783	369,776	5,697	500,600	34,477	75,694	...	364,618	25,811
	,, 1922	73,100	...	26,998	5,766	333,919	5,126	444,909	48,842	67,848	...	311,773	16,446
	,, 1923	67,500	...	35,112	9,854	344,059	3,652	460,177	72,472	90,730	...	273,311	23,664
	,, 1924	69,000	...	33,089	9,238	376,590	6,078	493,995	48,021	108,883	...	309,523	27,568
	,,(h)1925	71,000	...	27,660	10,214	415,910	5,647	530,431	40,592	131,117	...	333,815	24,907
Yokohama Specie Bank.	Dec. 31, 1921	163,154	8,278	301,425	25	508,442	14,847	996.171	109,329	159,316	462,201	256,512	8,813
	,, 1922	167,137	5,833	425,625	35	473,616	15,016	1,087,262	86,446	199,336	530,594	259,121	11,765
	,, 1923	173,000	3,263	593,256	4,186	508,087	12,640*	1,294,432	97,786	188,542	629,911	366,853	11,340
	,, 1924	177,500	9,379	646,479	5,342	591,165	14,418*	1,444,283	144,619	292,313	665,137	327,016	15,198
	,, (h)1925	183,500	6,658	589,013	5,328	579,413	14,806*	1,378,718	91,582	297,071	656,996	316,015	17,054

(a) 12·04 guilders = £1.
(b) Esc. 4·50 = £1.
(c) $1 (gold dollar)=2 s. 4⅛d.
(d) 2s– 3¾d=$1 (Silver dollar).
(e) $ 4·73⅛ (gold dollar) = £ 1.
(f) 25 francs = £ 1.
(g) 1 yen = 1s. 9$\frac{5}{16}$d.
(h) 1 yen = 1s. 9½d.
* Half-year.

No. 13.—CAPITAL, RESERVE, DEPOSITS, AND CASH OF THE INDIAN JOINT-STOCK BANKS DURING THE PAST FIVE YEARS, AS FAR AS AVAILABLE

Class A.—Banks having capital and reserve above R5 lakhs.

No.	Name of Bank	Year	Paid-up Capital	Reserve and Rest	Total	Deposits					Cash Balance
						Fixed	Savings Bank	Current	Other	Total	
			R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)
1	Ajodhia Bank, Fyzabad	1921	2,00	3,05	5,05	3,80	...	40	13	4,33	1,80
		1922	2,00	3,10	5,10	3,61	...	1,07	14	4,82	1,86
		1923	2,00	3,00	5,00	3,57	...	40	...	3,97	1,05
		1924	2,59	3,54	6,13	3,56	...	17	12	3,85	1,43
		1925	3,00	4,17	7,17	3,65	...	19	11	3,95	91
2	Allahabad Bank, Calcutta (a)	1921	35,50	41,50	77,00	7,76,78	27,02	2,49,27	...	10,53,07	2,06,54
		1922 (e)	35,50	41,50	77,00	7,17,05	28,51	3,47,98	10,50	11,04,04	2,71,48
		1924	35,50	49,55	85,05	6,67,39	32,59	2,17,63	8,35	9,25,96	2,19,37
		1925	35,50	50,27	85,77	6,66,20	43,51	2,25,73	9,72	9,45,16	1,47,98
3	Bangalore Bank, Bangalore	1921	5,89	1,08	6,97	5,87	...	2,83	...	8,70	3,35
		1922	6,00	1,15	7,15	6,47	...	2,10	...	8,57	1,61
		1923	6,00	1,26	7,26	6,82	...	2,33	24	9,39	1,54
		1924	6,00	1,68	7,68	6,53	...	2,30	14	8,97	91
		1925	6,00	1,66	7,66	7,96	38	2,37	23	10,94	1,66
4	Bank of Baroda, Baroda	1921	29,90	17,00	46,90	3,03,58	...	1,69,44(d)	...	4,73,02	1,01,56
		1922	29,99	18,00	47,99	3,19,14	...	1,57,48(d)	...	4,76,62	77,01
		1923	30,00	20,65	50,65	3,28,51	61,84	1,20,75	9,34	5,20,44	87,23
		1924	30,00	24,65	54,65	3,18,20	...	1,63,84(b)	...	4,82,04	85,44
		1925	30,00	24,76	54,76	3,59,23	...	1,73,98(b)	...	5,33,21	93,31
5	Bank of India, Bombay	1921	1,00,00	73,48	1,73,48	4,97,86	17,87	5,36,19	3,23	10,55,15	1,60,39
		1922	1,00,00	81,50	1,81,50	5,38,17(d)	...	4,62,98	...	10,01,15	1,85,74
		1923	1,00,00	77,00	1,77,00	4,75,42	29,81	4,62,80	...	9,68,03	1,97,71
		1924	1,00,00	83,67	1,83,67	5,23,52(d)	...	4,27,42	...	9,50,94	2,29,64
		1925	1,00,00	85,19	1,85,19	5,22,13(d)	...	4,97,82	...	10,19,95	2,42,34
6	Bank of Morvi, Bombay (c)	1921	40,29	3,89	44,18	61,75	80	53,36	24,00	1,39,91	14,74
		1922	55,01	...	55,01	9,10	28	4,92	...	14,30	1,20
		1923	55,01	...	55,01	13	2	4,99	...	5,14	84
		1924	15,00	...	15,00	54	1	6,39	1,62	8,56	57
		1925	15,00	...	15,00	1,75	1	7,22	2,17	11,15	3,13
7	Bank of Mysore, Bangalore	1921	20,00	8,25	28,25	82,08	1,05	79,67	43	1,63,23	40,34
		1922	20,00	11,00	31,00	97,78	1,37	60,74	...	1,59,89	39,75
		1923	20,00	13,58	33,58	1,00,77	1,60	39,27	...	1,41,64	18,71
		1924	20,00	13,18	33,18	99,34	1,87	37,89	...	1,39,10	27,65
		1925	20,00	15,50	35,50	82,44	7	38,71	9,70	1,30,92	17,37
8	Benares Bank, Benares	1921	11,19	4,50	15,69	51,45	7,49	9,52	...	68,46	10,43
		1922	11,25	4,75	16,00	59,13	8,36	7,68	40	75,66	8,88
		1923	11,25	5,00	16,25	58,23	8,65	5,65	12	72,65	6,20
		1924	11,25	5,90	17,15	54,87	7,92	5,79	17	68,75	8,07
		1925	11,25	5,13	16,38	51,61	8,85	5,74	22	66,42	7,48
9	Bengal National Bank, Calcutta	1921	8,05	7,47	15,52	33,37	1,16	24,75	...	59,28	2,90
		1922	8,05	80	8,85	47,14	1,47	36,80	...	85,41	3,84
		1923	8,05	1,35	9,40	40,62	74	24,48	...	65,84	42
		1924†	8,05	2,10	10,15	41,18	72	28,15	...	70,05	4,98
		1925†	8,05	2,67	10,72	...	...	...	..	(f)81,05	3,85
10	Bombay Merchants' Bank, Bombay	1921	10,00	2,22	12,22	3,45	36	1,55	...	5,36	4,14
		1922	10,00	2,11	12,11	2,80	40	1,25	...	4,45	1,62
		1923	10,00	3,04	13,04	1,26	39	1,04	...	2,69	42
		1924	10,00	1,56	11,56	1,54	35	78	...	2,67	51
		1925	10,00	1,38	11,38	1,53	28	49	...	2,30	18
11	Canara Bank, Mangalore	1923*	3,00	2,09	5,09	14,77	30	1,20	5	16,32	28
		1924	3,00	2,47	5,47	17,54	25	26	6	18,11	13
		1925	3,00	2,73	5,73	19,10	21	18	6	19,55	48
12	Central Bank of India, Bombay	1921	50,00	25,00	75,00	7,11,39	...	(d)6,27,91	...	13,39,30	2,35,71
		1922	50,00	30,00	80,00	7,28,23	...	(d)5,93,85	...	13,22,08	2,15,95
		1923	1,68,13	1,00,00	2,68,13	8,84,05	...	(d)6,85,46	...	15,69,51	3,03,69
		1924	1,68,13	1,13,60	2,81,73	7,77,91	...	(d)6,08,25	...	13,86,16	3,70,34
		1925	1,68,13	1,13,70	2,81,83	7,42,34	...	(d)6,44,96	9,21	13,96,51	3,08,48
13	Chota Nagpur Banking Association, Hazaribagh.	1921	58	5,03	5,61	15,83	...	10,38	22	26,43	5,86
		1922	58	5,03	5,61	18,39	...	11,19	9	29,67	5,35
		1923	58	5,03	5,61	19,10	...	12,16	7	31,33	4,67
		1924	58	5,53	6,11	20,13	...	12,90	5	33,08	6,11
		1925	58	5,93	6,51	20,73	...	12,34	7	33,14	3,57

* For previous years, *vide* under class B. † Figures relate to the end of March of the following year.

(a) Affiliated to the P. & O. Banking Corporation, Ld. Figures relate to the end of March of the following year.

(b) Includes Savings Bank and other accounts.

(c) Formerly National Financing and Commission Corporation, Ld.

(d) Includes Savings Bank deposits.

(e) Figures for 1923 not available.

(f) Details not available.

No. 13.—CAPITAL, RESERVE, DEPOSITS, AND CASH OF THE INDIAN JOINT-STOCK BANKS DURING THE PAST FIVE YEARS, AS FAR AS AVAILABLE—*contd.*

Class A.—Banks having capital and reserve above R5 lakhs—*contd.*

No.	Name of Bank	Year	Paid-up Capital	Reserve and Rest	Total	Deposits					Cash Balance
						Fixed	Savings Bank	Current	Other	Total	
			R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)
14	Dawsons Bank, Pyapon	1922	5,50	1,91	7,41	19,18	84	92	...	20,94	2,17
		1923	5,50	2,00	7,50	21,52	...	(a)2,56	...	24,08	1,36
		1924	5,50	3,05	8,55	23,94	1,16	2,23	51	27,84	2,08
		1925	5,50	3,92	9,42	29,01	...	(a)5,38	...	34,39	4,06
15	Indian Bank, Madras	1921	12,59	5,23	17,82	...	...		...	76,86	8,36
		1922	12,78	5,88	18,66	...	...	...	...	63,34	7,98
		1923	12,79	6,41	19,20	...	...	...	...	68,00	7,83
		1924	12,79	8,09	20,88	...	...	...	...	75,51	6,23
		1925	12,79	8,04	20,83	...	...	...	...	99,40	16,61
16	Indian Industrial Bank, Calcutta	1920	3,26	...	3,26	54	2	4,12	...	4,68	1,15
		1921	3,43	...	3,43	2,10	6	1,44	1	3,61	78
		1922 (b)	4,63	44	5,07	14(a)	...	52	1	67	31
17	Industrial Bank of Western India, Ahmedabad.	1921	39,97	1,55	41,52	65,29	1,07	14,12	5,04	85,52	5,90
		1922	39,97	1,55	41,52	83,72	6,32	26,65	47	1,17,16	18,03
		1923	39,97	2,84	42,81	79,54	8,35	27,87	7,62	1,23,38	7,55
		1924	39,97	3,63	43,60	16,92	3,92	22,15	38,07	81,06	5,60
		1925	39,97	2,56	42,53	(c)25,07	2,47	15,88	5,29	48,71	3,30
18	Jalpaiguri Banking and Trading Corporation, Jalpaiguri.	1924§	50	4,51	5,01	28,62	...	22,56	1,21	52,39	32,03
19	Karnani Industrial Bank, Calcutta	1921	60,00	...	60,00	7,04	...	16,65	2,00	25,69	5,07
		1922	60,00	1,00	61,00	...	...	...	...	33,99	3,51
		1923	60,00	1,50	61,50	2,69	...	31,08	...	33,77	3,24
		1924	60,00	2,08	62,08	4,92	...	18,99	...	23,91	3,37
		1925	60,00	2,08	62,08	...	...	(d)27,33	...	27,33	4,05
20	Mufassil Bank, Gorakhpur	1921	4,03	1,20	5,23	3,99	46	88	...	5,33	52
		1922	4,47	1,35	5,82	5,39	70	55	...	6,64	77
		1923	4,71	1,45	6,16	5,21	74	58	...	6,53	54
		1924	4,72	2,07	6,79	4,60	84	1,02	3	6,49	30
		1925	4,73	1,93	6,66	4,42	36	55	...	5,33	28
21	Mysore Industrial Bank, Bangalore City.	1921	6,07	...	6,07	38	10	76	...	1,24	91
		1922	6,51	...	6,51	...	...	...	...	1,16	35
		1923	6,51	...	6,51	1,21	...	(a)16	...	1,37	54
		1924	7,16	45	7,61	93	...	(a)14	...	1,07	11
		1925	7,52	36	7,88	47	7	24	...	78	14
22	Nedungadi Bank, Calicut	1921	5,57	1,28	6,85	23,33	50	2,27	1,01	27,11	3,17
		1922	6,37	1,63	8,00	29,88	55	2,69	1,26	34,38	2,96
		1923	7,21	2,05	9,26	29,96	56	2,01	1,47	34,00	3,32
		1924	8,66	2,46	11,12	28,47	67	2,21	1,49	32,84	3,72
		1925	10,04	3,22	13,26	32,68	84	4,09	1,77	39,38	4,81
23	Oudh Commercial Bank, Fyzabad	1921	5,00	2,00	7,00	5,61	..	69	...	6,30	51
		1922	5,00	2,00	7,00	5,02	...	54	...	5,56	1,77
		1923	5,00	2,00	7,00	3,97	...	22	...	4,19	46
		1924	5,00	2,38	7,38	3,76	...	19	...	3,95	51
		1925	5,00	1,37	6,37	3,62	...	16	...	3,78	65
24	Punjab and Sind Bank, Amritsar	1921	3,84	5,60	9,44	62,67	...	(a)20,34	...	83,01	10,86
		1922	3,90	7,40	11,30	50,54	8,03	18,57	1,62	78,76	12,33
		1923	3,94	9,85	13,79	57,52	7,34	17,40	1,79	84,05	12,71
		1924	3,99	12,07	16,06	59,77	7,93	14,75	2,29	84,74	13,17
		1925	4,01	10,34	14,35	60,62	7,14	14,31	2,84	84,91	12,00
25	Punjab Co-operative Bank, Amritsar	1921	6,95	17	7,12	14,75	57	1,08	70	17,10	1,85
		1922	7,10	35	7,45	20,21	75	80	77	22,53	3,71
		1923	7,19	52	7,71	23,94	86	1,56	76	27,12	2,98
		1924	7,33	1,14	8,47	32,24	1,11	2,37	89	36,61	4,78
		1925	7,40	1,50	8,90	37,26	1,29	2,64	1,09	42,28	2,32
26	Punjab National Bank, Lahore	1921	20,46	17,20	37,66	3,03,12	24,72	61,37	3,92	3,93,13	51,53
		1922	26,75	18,00	44,75	3,92,01	29,65	65,88	4,90	4,92,44	1,04,14
		1923	27,40	21,00	48,40	4,36,13	32,60	69,26	5,41	5,43,40	59,02
		1924	30,66	25,15	55,81	5,06,94	38,18	73,44	7,51	6,26,07	81,92
		1925	30,84	25,87	56,71	5,80,58	41,80	74,46	8,08	7,04,92	94,89
27	Shilotri Bank, Bombay	1924*	4,47	66	5,13	...	...	14,33(d)	22,64	36,97	6,63
		1925	4,47	58	5,05	...	...	24,02(d)	26,06	50,08	28,85
28	Simla Banking and Industrial Co., Simla	1924*	4,85	16	5,01	(a) 5,58	...	99	...	6,57	80
		1925	5,24	16	5,40	5,81	32	81	12	7,06	79
29	Union Bank of India, Bombay	1921	59,88	...	59,88	67,43	80	36,27	10	1,04,60	27,54
		1922	59,82	2,00	61,82	45,05	85	24,69	20,00	90,59	13,19
		1923	59,85	1,20	61,05	43,59	72	22,14	15,00	81,45	10,85
		1924†	59,85	2,53	62,38	20,44	61	17,03	17,50	55,58	10,63
		1925‡	39,95	8,43	48,38	11,26	34	9,54	25,00	46,14	3,73
30	U. Rai Gyaw Thoo & Co., Akyab	1923	28,94	1,30	30,24	...	...	71	30	1,01	2,47
		1924	25,00	3,11	28,11	...	...	38	29	67	2,67
		1925	25,00	3,17	28,17	...	...	18	43	61	2,33

* For previous years, *vide* under Class B.
(a) Includes Savings Bank deposits.
(b) Figures for 1923, 1924 & 1925 not available.
(c) Includes short deposits.
(d) Includes fixed and Savings Bank deposits.

† 31st March 1925.

‡ 31st March 1926.

§For previous and later years' figures, *vide* under class B.

No. 13.—CAPITAL, RESERVE, DEPOSITS, AND CASH OF THE INDIAN JOINT-STOCK BANKS DURING THE PAST FIVE YEARS, AS FAR AS AVAILABLE—*contd.*

Class B.—Banks having capital and reserve over ₹1 lakh and less than ₹5 lakhs

No.	Name of Bank	Year	Paid-up Capital	Reserve and Rest	Total	Deposits					Cash Balance
						Fixed	Savings Bank	Current	Other	Total	
			₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
1	Andhra Bank, Masulipatam	1924†	1,00	9	1,09	...	...	...	...	46	...
2	Bangalore Mercantile Bank, Bangalore.*	1921	1,31	9	1,40	13	...	...	7	20	13
		1923	92	10	1,02	6	...	...	5	11	1
		1924	1,10	23	1,33	13	...	...	18	31	1
3	Bank of Behar, Bankipore	1921	2,21	1,21	3,42	...	...	...	...	19,27	4,15
		1922	2,47	1,36	3,83	11,14	2,87	7,68	6	21,75	6,16
		1923	2,79	1,73	4,52	12,13	2,84	3,46	3	20,46	2,54
		1924	3,01	1,80	4,81	...	...	...	...	17,49	2,51
		1925	3,06	1,77	4,83	...	...	...	...	20,82	3,44
4	Bank of Nanumal Naraindas & Co., Sukkur.	1923	1,49	18	1,67	16	2	21	6	45	59
		1924‡	1,42	17	1,66	11	2	12	2	27	58
		1925‡	1,51	5	1,56	3	...	...	2	5	7
5	Bank of Upper Burma, Maymyo	1923	1,01	...	1,01	1,32	...	80	1	2,13	27
		1924	1,01	14	1,15	2,03	...	45	...	2,48	13
		1925	1,01	28	1,29	1,76	...	50	67	2,93	12
6	Bari Doab Bank, Lahore	1921	1,00	84	1,84	11,71	78	1,33	41	14,23	88
		1922	1,00	1,15	2,15	10,63	66	81	31	12,41	66
		1923	1,00	1,44	2,44	12,55	63	92	43	14,53	92
		1924	1,00	1,89	2,89	13,54	69	92	1	15,16	99
		1925	1,00	2,21	3,21	14,17	80	45	39	15,81	57
7	Bharat National Bank, Delhi	1921	2,75	...	2,75	...	...	...	...	1,03	12
		1922	2,76	...	2,76	...	...	...	...	82	...
		1923	2,77	7	2,84	...	...	...	...	94	1
		1924	2,77	9	2,86	...	...	...	...	1,00	1
		1925	2,77	11	2,88	...	...	...	...	1,06	...
8	Bhargava Commercial Bank, Jubbulpore.	1921	2,50	12	2,62	3,22	46	92	...	4,60	1,48
		1922	2,50	16	2,66	3,49	44	78	...	4,71	1,57
		1923	2,50	14	2,64	3,65	37	62	21	4,85	1,14
		1924	2,50	37	2,87	3,02	32	39	...	3,73	59
		1925	2,50	48	2,98	3,09	26	32	...	3,67	61
9	Bhowanipore Banking Corporation, Calcutta.	1921	1,25	2,08	3,33	10,09	16,95	6,10	1	33,15	3,12
		1922	1,25	2,74	3,99	12,74	18,73	7,29	...	38,76	5,39
		1923	1,25	2,20	3,45	13,52	(b)18,93	7,17	36	39,98	2,95
		1924	1,25	2,43	3,68	10,60	(b)14,16	5,18	...	29,96	1,19
		1925	1,25	2,37	3,62	8,92	(b)12,05	2,55	...	23,52	1,50
10	Byopar Sahayak Bank, Meerut	1921	2,00	1,24	3,24	7,06	...	42	3	7,51	1,16
		1922	2,00	1,41	3,41	7,90	...	43	...	8,33	1,14
		1923	2,00	1,59	3,59	8,56	...	46	...	9,02	87
		1924	2,00	2,09	4,09	8,25	...	62	2	8,89	1,58
		1925	2,00	1,37	3,37	8,13	...	80	2	8,95	1,16
11	Calicut Bank, Calicut	1921	1,34	44	1,78	4,96	...	92	...	5,88	27
		1922	1,61	48	2,09	5,08	...	1,07	...	6,15	30
		1923	1,72	65	2,28	5,13	...	96	...	6,09	32
		1924	1,85	77	2,62	4,66	...	80	...	5,46	26
		1925	1,92	72	2,64	5,02	...	98	...	6,00	81
12	Canara Bank, Mangalore	1921	3,00	1,62	4,62	11,38	30	49	6	12,23	23
		1922(a)	3,00	1,83	4,83	15,30	36	37	5	16,08	26
13	Canara Banking Corporation, Udipi (S. Kanara).	1923	1,47	44	1,91	4,20	2	28	10	4,60	11
		1924	1,49	72	2,21	4,75	1	11	7	4,94	13
		1925	1,74	90	2,64	4,80	1	8	6	4,95	19
14	Chinese Merited Banking Company, Rangoon.	1921	1,00	20	1,20	99	57	99	2	2,57	1,34
		1922	1,00	21	1,21	1,12	42	1,29	...	2,83	84
		1923	1,00	24	1,24	58	39	26	20	1,43	17
		1924	1,00	36	1,36	39	29	52	12	1,32	14
		1925	1,00	2	1,02	85	22	43	...	1,50	32
15	Coimbatore Town Bank, Coimbatore	1921	1,86	46	2,32	1,88	76	6	65	3,35	...
		1922	1,86	54	2,40	2,91	...	2	85	3,78	1
		1923	1,86	53	2,39	2,47	76	1	1,02	4,26	1
		1924	1,86	1,03	2,89	3,99	...	8	16	4,23	1
		1925	1,86	1,33	3,19	3,71	(c)1,04	14	4	4,98	1,22
16	Coimbatore Union Bank, Coimbatore	1922	1,16	4	1,20	88	29	...	1	1,18	1
		1923	1,16	7	1,23	57	21	...	6	84	...
		1924	1,16	10	1,26	49	10	4	6	69	1
		1925	1,09	9	1,18	13	(c)5	1	11	30	...

* In 1922 and 1925 capital and reserve were less than one lakh of rupees. † Figures for 1925 not available.

(a) See under Class A for figures for later years.

(b) Preference deposit.

(c) Savings fixed deposit.

‡ Figures relate to the end of March of the following year.

No. 13.—CAPITAL, RESERVE, DEPOSITS, AND CASH OF THE INDIAN JOINT-STOCK BANKS DURING THE PAST FIVE YEARS, AS FAR AS AVAILABLE—*contd.*

Class B.—Banks having capital and reserve over ₹1 lakh and less than ₹5 lakhs—*contd.*

No.	Name of Bank	Year	Paid-up Capital	Reserve and Rest	Total	Deposits					Cash Balance
						Fixed	Savings Bank	Current	Other	Total	
			₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
17	Colony Bank, Lyallpur	1925	60	42	1,02	45	11	6	...	62	7
18	Cooch Behar Bank, Cooch Behar	1925	82	19	1,01	1,76	...	1,29	...	3,05	83
19	Co-operative Hindusthan Bank, Calcutta.	1921	1,65	37	2,02	7,26	21	4,51	6	12,04	2,28
		1922	1,65	41	2,06	9,22	28	6,69	2	16,21	4,10
		1923	1,65	55	2,20	8,65	25	7,22	26	16,38	2,98
		1924	1,66	81	2,47	...	...	...	...	17,91	3,67
		1925	1,66	97	2,63	13,63	66	8,04	57	22,90	5,19
20	Darbhanga Bank	1921	2,03	38	2,41	63	11	1,38	...	2,12	33
		1922	2,03	46	2,49	6	4	10	...	20	19
		1925(*g*)	2,03	62	2,65	23	1	5	...	29	5
21	Dharwar Bank, Dharwar	1924	71	38	1,09	4,83	71	..	...	5,54	33
		1925	71	43	1,14	5,57	66	5	9	6,37	8
22	Erode Bank, Erode	1921	1,45	32	1,77	...	...	...	...	4	3
		1922	1,55	32	1,87	2	...	...	...	2	1
		1923	1,21	33	1,54	...	...	...	...	7	...
		1924*	93	38	1,31	1(*d*)	...	...	...	1	...
23	Frontier Bank, Dera Ismail Khan	1921	83	82	1,65	8,50	...	2,79 } (*b*)	...	11,29	1,34
		1922	1,15	92	2,07	8,71	...	3,49 }	...	12,20	2,74
		1923	1,20	1,09	2,29	8,97	1,26	1,40	19	11,82	2,38
		1924	1,20	1,31	2,51	11,64	1,24	1,25	24	14,37	2,44
		1925	1,20	1,37	2,57	12,54	94	1,21	44	15,13	2,50
24	Jalpaiguri Banking and Trading Corporation, Jalpaiguri.	1921	50	2,49	2,99	16,11	...	3,95	24	20,30	1,33
		1922	50	3,49	3,99	16,93	...	4,90	52	22,35	2,02
		1923	50	4,41	4,91	19,65	...	15,95	94	36,54	15,47
		1925†	50	3,50	4,00	34,76	...	12,96	1,60	49,32	19,86
25	Javali Family Bank, Tirthahalli	1925	3,50	27	3,77	2	...	...	...	2	3
26	Jessore United Bank, Jessore	1921	1,00	88	1,88	6,61	...	...	2	6,63	54
		1922	1,00	1,00	2,00	7,26	...	1	...	7,27	2,18
		1923	1,00	1,14	2,14	7,30	...	83	27	8,40	1,70
		1924	1,00	1,43	2,43	8,27	...	65	...	8,92	3,17
		1925	1,00	1,48	2,48	8,83	...	42	...	9,25	1,41
27	Karachi Bank, Karachi	1921	2,50	70	3,20	12,91	6,52	9,22	15	28,80	70
		1922	2,50	1,00	3,50	15,06	5,93	7,02	19	28,20	68
		1923	2,50	1,50	4,00	18,17	6,75	6,33	19	31,44	1,82
		1924	2,50	1,88	4,38	19,79	7,52	5,36	22	32,89	2,14
		1925	2,50	1,86	4,36	23,52	7,73	5,52	23	37,00	99
28	Karur Vasya Bank, Karur	1922	1,40	2	1,42	4	...	...	...	4	9
		1923	1,40	4	1,44	24	...	...	...	24	...
		1924	1,28	31	1,59	45	7	...	...	52	...
		1925	1,28	25	1,53	1,05	...	9	1	1,15	12
29	Kumbakonam Bank, Kumbakonam	1921	1,51	64	2,15	83	10	1,83	1	2,77	75
		1922	1,57	75	2,32	88	11	1,29	1	2,29	44
		1923	1,52	69	2,21	49	10	2,15	1	2,75	81
		1924	1,57	95	2,52	1,41	10	2,97	1	4,49	1,13
		1925	1,57	1,04	2,61	1,80	16	3,59	1	5,56	1,44
30	Luxmi Industrial Bank	1923	1,01	...	1,01	41(*a*)	...	92	...	1,33	52
		1925 (*c*)	1,65	22	1,87	3,42(*e*)	...	...	...	3,42	1,69
31	Lyallpur Bank, Lyallpur	1921	1,39	1,14	2,53	18,77(*a*)	...	2,19	23	21,19	3,01
		1922	1,48	1,65	3,13	17,54	2,02	2,61	26	22,43	4,16
		1923	1,56	1,98	3,54	16,38	2,08	3,38	30	22,14	3,50
		1924	1,56	2,35	3,91	17,99	2,31	2,73	33	23,36	3,18
		1925	1,58	2,45	4,03	18,23	2,24	2,03	33	22,83	2,27
32	Merchants' Bank, Tanjore	1921	1,51	2	1,53	...	...	...	...	63	49
		1922	1,59	5	1,64	29	4	34	...	67	29
		1923	1,60	8	1,68	31	8	44	...	83	22
		1924	1,60	23	1,83	1,40	...	...	...	1,40	39
		1925	1,61	24	1,85	73	6	42	2	1,23	69
33	Mohaluxmi Bank, Chittagong	1924	1,06	67	1,73	...	...	..	...	2,79	1,24
		1925	1,17	83	2,00	...	...	...	...	4,67	2,47
34	Muslim Bank of India, Lahore	1923	73	51	1,24	...	...	...	...	3,60	1,28
		1924	89	41	1,30	...	...	...	...	4,02	84
		1925	1,07	52	1,59	...	...	...	...	5,80	2,08
35	Nadar Bank, Tuticorin	1922	1,78	...	1,78	2	5	12	2	21	7
		1923	1,89	...	1,89	7	4	19	...	30	22
		1924	2,06	15	2,21	31	8	35	2	76	23
		1925	2,15	16	2,31	40	9	11	2	62	1,26
36	Namboodiri Bank, Pallippuram, S. Malabar.	1922	1,84	15	1,99	1,77	2	16	...	1,95	32
		1923	2,06	22	2,28	1,58	5	26	...	1,89	24
		1924	2,31	25	2,56	1,32	2	26	...	1.60	19
		1925	2,56	51	3,07	1,24	4	18	...	1,46	29
37	Pangal Nayak Bank, Udipi.	1922	1,25	3	1,28	3,41	...	3	1	3,45	6
		1923	1,50	10	1,60	4,05	...	4	2	4,11	3
		1924	1,50	47	1,97	4,63	...	18	5	5,86	9
		1925	1,50	62	2,12	5,10	(*f*) 4	9	...	5,23	17

* In 1925 capital and reserve were less than one lakh of rupees.
† For previous year, *vide* under Class A.
(*a*) Includes Savings Bank deposits.
(*b*) Includes Savings Bank and other deposits.
(*c*) Figures for 1924 are not available.
(*d*) Includes current deposits.
(*e*) Includes Savings Bank, Current and other deposits.
(*f*) Includes cumulative deposits.
(*g*) Figures for 1923 and 1924 are not available.

No. 13.—CAPITAL, RESERVE, DEPOSITS, AND CASH OF THE INDIAN JOINT-STOCK BANKS DURING THE PAST FIVE YEARS, AS FAR AS AVAILABLE—*concld.*

Class B.—Banks having capital and reserve over ₹1 lakh and less than ₹5 lakhs—*concld.*

No.	Name of Bank	Year	Paid-up Capital	Reserve and Rest	Total	Deposits					Cash Balance
						Fixed	Savings Bank	Current	Other	Total	
			₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
38	Peelamedu Radha Krishna Bank, Peelamedu.	1922	1,43	8	1,51	5	1	...	6	12	9
		1923	1,43	10	1,53	10	...	...	6	16	6
		1924	1,43	32	1,75	6	...	...	4	10	8
		1925	1,43	26	1,69	8	...	..	4	12	3
39	Punjab and Kashmir Bank, Rawalpindi	1921	2,46	40	2,86	...	...	...	...	16,52	2,94
		1922	3,22	81	4,03	...	...	...	...	23,51	6,09
		1923	3,76	1,13	4,89	...	...	...	..	14,89	3,10
		1924	3,78	1,08	4,86	...	...	.	...	10,28	2,56
		1925	3,83	1,11	4,94	...	...	...	...	11,66	3,65
40	Punjab Zamindars' Bank, Lyallpur	1923	1,37	1	1,38	55	2	11	7	75	...
		1924	1,56	19	1,75	69	5	9	5	88	3
		1925	1,87	20	2,07	92	...	12	7	1,11	3
41	Raikut Industrial Bank, Jalpaiguri	1922	2,47	...	2,47	1,60	...	57	...	2,17	1,17
		1923	2,52	...	2,52	17	...	86	13	1,16	87
		1924	2,91	...	2,91	11	...	4	...	15	7
		1925	2,91	...	2,91	11	...	22	1	34	22
42	Rajshahi Banking and Trading Corporation, Rajshahi.	1925	50	60	1,10	4,60	...	3,30	5	7,95	2,34
43	Shilotri Bank, Bombay	1921	4,47	...	4,47	...	...	10,09(*b*)	11,80	21,89	3,34
		1922	4,29	10	4,39	...	...	...	...	18,38	6,69
		1923*	4,47	25	4,72	...	...	...	...	13,75	7,89
44	Simla Banking and Industrial Company, Simla.	1921	3,39	...	3,39	18,55(*a*)	...	3,28	...	21,83	3,99
		1922	3,45	25	3,70	11,43(*a*)	...	3,46	...	14,89	1,84
		1923*	3,47	30	3,77	6,61	32	1,60	9	8,62	1,66
45	South India Bank, Tinnevelly	1921	3,00	97	3,97	5,10	...	2,32	15	7,57	1,04
		1922	3,00	1,20	4,20	6,27	...	3,32	54	10,13	2,10
		1923	3,00	1,28	4,28	6,98	...	2,20	54	9,72	2,64
		1924	3,00	1,77	4,77	7,97	...	2,50	63	11,10	1,95
		1925	3,00	1,92	4,92	8,61	...	2,28	66	11,55	5,42
46	Tinnevelly Bank	1921	1,82	14	1,96	2	...	...	...	2	...
		1922	1,82	14	1,96	2	...	2	4	8	1
		1923	1,82	18	2,00	...	...	13	...	13	...
		1924	1,82	17	1,99	...	...	4	...	4	...
		1925	1,82	26	2,08	...	...	5	...	5	1
47	Travancore Commercial Bank, Kottayam.	1921	2,68	6	2,74	...	...	...	...	75	1
		1922	2,67	7	2,74	...	...	2,14	...	2,14	4
		1923	2,68	...	2,68	2	...	29	...	31	5
		1924	2 68	47	3,15	37	...	62	13	1,12	14
		1925	2,69	50	3,19	1,47	...	1,18	1	2,66	16
48	Travancore National Bank, Tiruvalla	1921	2,43	16	2,59	2,50	...	6,38	...	8,88	12
		1922	2,58	21	2,79	1,34	2,32	57	...	4,23	11
		1923	2,60	21	2,81	1,15	...	2,83	75	4,73	23
		1924	2,61	63	3,24	1,44	...	2,25	45	4,14	22
		1925	2,61	75	3,36	1,79	...	2,62	43	4,84	30
49	Trichinopoly Hindu Savings Bank	1920‡	99	2	1,01	87	...	4	...	91	1
50	Union Bank, Kumbakonam	1921	1,00	92	1,92	2,10	47	3,28	9	5,94	1,77
		1922	1,00	1,02	2,02	1,95	44	2,89	13	5,41	94
		1923	1,00	1,12	2,12	1,82	79	2,95	...	5,56	2,24
		1924	1,00	98	1,98	...	...	...	...	5,91	1,55
		1925	1,00	1,05	2,05	...	...	(*b*)7,01	6	7,07	2,15
51	Vellore Commercial Bank, Vellore	1921	3,57	1,18	4,75	62	...	1,05	72	2,39	9
		1922	3,62	1,17	4,79	1,00	...	1,03	72	2,75	2
		1923	3,05	1,21	4,26	1,07	...	1,71	52	3,30	3
		1924	3,07	1,08	4,15	1,11	..	1,08	66	2,85	...
		1925	3,07	86	3,93	3	...	1,83	36	2,22	5
52	Vellore Mercantile Bank, Vellore	1921	3,74	36	4,10	25	...	2,48	...	2,73	8
		1922	3,93	35	4,28	2	...	86	...	88	31
		1923	2,23	41	2,64	26	...	95	...	1,21	1
		1924	2,68	83	3,51	8	...	51	9	68	5
		1925§	1,28	35	1,63	9	...	52	9	70	1
53	Woriur Commercial Bank, Woriur	1921	1,37	7	1,44	45	...	5	..	50	11
		1922	1,52	8	1,60	42	...	3	...	45	1
		1923	1,39	9	1,48	48	...	3	...	51	...
		1924	1,34	17	1,51	61	...	7	...	68	1
		1925	1,40	19	1,59	67	...	4	...	71	5

* For later years, *vide* under Class A.

‡ In subsequent years capital and reserve were less than one lakh of rupees.

§ 30th April 1926.

(*a*) Includes Savings Bank deposits.

(*b*) Includes Savings Bank and fixed deposits.

No. 14.—CAPITAL, RESERVE, DEPOSITS, LOANS AND CASH OF THE INDIAN CO-OPERATIVE BANKS DURING THE PAST FIVE YEARS.

Class A.—Banks having capital and reserve over R5 lakhs

No.	Name of Bank	Year	Capital and Reserve				Deposits and Loans from					Loans due by			Cash in hand and Bank
			Paid-up Share Capital	Reserve Fund under Sec. 33 of Act II of 1912	Other Funds	Total	Non-members and members in individual capacity	Provincial and Central Banks	Societies	Government	Total received	Member (individual)	Banks and Societies	Total outstanding	
			R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)
	Madras.														
1	Madras Central Urban Bank.	1921-22	5,23	1,92	61	7,76	54,21	13,05	...	...	67,26	3,16	69,52	72,68	44
		1922-23	5,25	2,50	71	8,46	63,55	14,15	...	...	77,70	1,68	70,38	72,06	77
		1923-24	5,25	2,85	1,22	9,32	68,85	13,43	1,22	...	83,50	1,60	81,25	82,85	77
		1924-25	5,95	3,85	99	10,79	80,70	18,71	1,39	...	1,00,80	1,64	85,05	86,69	8,98
		1925-26	5,93	5,00	1,30	12,23	92,61	31,27	1,94	...	1,25,82	1,83	61,10	62,93	16,58
	Bombay.														
2	Bombay Provincial Co-operative Bank.	1921-22	7,00	20	2,04	9,24	22,21	...	33,29	...	55,50	...	51,18	51,18	13,28
		1922-23	7,00	20	2,56	9,76	27,07	...	47,74	1,02	75,83	...	48,85	48,85	37,23
		1923-24	7,41	25	2,82	10,48	28,84	...	63,73	1,96	94,53	...	48,43	48,43	3,61
		1924-25	8,02	25	3,22	11,49	31,06	...	49,02	3,42	83,50	...	57,64	57,64	1,33
		1925-26	9,65	25	3,85	13,75	39,28	...	62,15	5,01	1,06,44	...	80,79	80,79	6,81
3	G. I. P. Railway Employees' Co-operative Credit Society (Bombay).	1921-22	5,05	50	...	5,55	27,37	...	...	...	27,37	22,40	11,85	34,25	45
		1922-23	5,75	62	...	6,37	33,71	...	...	...	33,71	26,86	11,00	37,86	4,67
		1923-24	5,85	80	...	6,65	27,70	...	...	...	27,70	24,59	9,15	33,74	3,06
		1924-25	5,84	1,09	...	6,93	19,20	...	...	...	19,20	25,20	1,70	26,90	1,78
		1925-26	6,18	1,28	13	7,59	20,99	...	...	...	20,99	27,62	1,80	29,42	2,06
4	Co-operative Credit Society of the B., B. & C. I. Ry. (Bombay)	1925-26*	3,87	1,00	40	5,27	24,72	...	...	...	24,72	20,84	9,00	29,84	18
	Bengal.														
5	Bengal Provincial Co-operative Bank.	1921-22	*Vide* under Class B.												
		1922-23													
		1923-24	4,57	52	52	5,61	19,47	8,85	2,85	...	31,17	...	28,81	28,81	23
		1924-25	5,49	61	52	6,62	37,11	13,21	4,26	...	54,58	...	35,50	35,50	2
		1925-26	6,98	80	64	8,42	44,30	15,87	6,71	...	66,88	...	43,85	43,85	15
6	East Indian Railway Employees' Co-operative Bank.	1921-22	*Vide* under Class B.												
		1922-23													
		1923-24	3,85	66	66	5,17	10,78	...	...	...	10,78	15,16	...	15,16	27
		1924-25	3,92	74	88	5,54	12,63	...	...	...	12,63	17,16	...	17,16	50
		1925-26	4,37	84	...	5,21	14,38	...	...	...	14,38	19,76	...	19,76	37
7	Bengal Nagpur Railway Employees' Co-operative Urban Bank.	1921-22	*Vide* under Class B.												
		1922-23													
		1923-24	4,76	83	...	5,39	13,02	...	...	...	13,02	18,03	...	18,03	21
		1924-25	5,63	84	...	6,47	17,07	...	...	...	17,07	23,55	...	23,55	3
		1925-26	7,37	87	...	8,24	21,50	...	...	...	21,50	29,42	...	29,42	35
	Bihar and Orissa.														
8	Bihar and Orissa Provincial Co-operative Bank, Patna	1925-26*	3,40	1,64	36	5,40	30,99	10,44	34	...	41,77	33	30,85	31,18	14
	Burma.														
9	Burma Provincial Co-operative Bank.	1921-22	6,51	4,16	15	10,82	80,84	...	7,94	...	88,78	...	81,68	81,68	...
		1922-23	6,67	4,71	67	12,05	89,59	...	3,28	...	92,87	...	85,07	85,07	1
		1923-24	6,67	5,36	99	13,02	90,77	4,87	2,91	...	98,55	...	91,50	91,50	5
		1924-25	6,67	5,72	1,35	13,74	98,43	3,93	2,80	...	1,05,16	...	88,27	88,27	1,34
		1925-26	6,61	5,73	2,79	15,13	1,00,19	6,40	2,44	...	1,09,03	...	94,32	94,32	13
	Central Provinces and Berar.														
10	Provincial Bank (Central Provinces and Berar).	1921-22	6,01	80	19	7,00	17,14	26,48	15	...	43,77	1	19,50	19,51	8,72
		1922-23	6,01	1,25	42	7,68	17,51	33,18	25	...	50,94	1	13,63	13,64	5,03
		1923-24	6,01	1,25	42	7,68	17,00	37,96	33	...	55,29	1	10,95	10,96	4,91
		1924-25	6,01	1,25	42	7,68	18,62	39,22	63	...	58,47	2	18,08	18,10	5,10
		1925-26	6,01	1,55	1,82	9,38	32,57	40,20	69	...	73,46	2	26,45	26,47	14

Class B.—Banks having capital and reserve over R1 lakh and less than R5 lakhs.

No.	Name of Bank	Year	Capital and Reserve				Deposits and Loans from					Loans due by			Cash in hand and Bank
			Paid-up Share Capital	Reserve Fund under Sec. 33 of Act II of 1912	Other Funds	Total	Non-members and members in individual capacity	Provincial and Central Banks	Societies	Government	Total received	Member (individual)	Banks and Societies	Total outstanding	
			R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)
	Madras.														
1	Anantapur District Co-operative Central Bank.	1921-22	1,03	2	...	1,05	1,36	8,68	1,04	...	11,08	10	11,69	11,79	15
		1922-23	1,41	5	8	1,54	2,31	9,88	1,11	...	13,30	15	14,39	14,54	19
		1923-24	1,57	11	1	1,69	2,77	9,70	1,18	...	13,65	17	14,75	14,92	22
		1924-25	1,80	17	10	2,07	2,40	9,56	1,49	...	13,45	25	14,59	14,84	26
		1925-26	1,84	23	2	2,09	2,65	9,37	1,70	...	13,72	29	14,74	15,03	37
2	Co-operative Central Bank, Vellore.	1921-22	2,77	22	...	2,99	3,94	19,84	1,66	...	25,44	...	27,23	27,23	33
		1922-23	3,29	36	2	3,67	4,55	18,65	1,91	..	25,11	2	27,52	27,54	33
		1923-24	3,39	49	2	3,90	3,71	22,90	2,27	..	28,88	3	31,53	31,56	15
		1924-25	3,58	64	2	4,24	4,33	23,44	2,51	...	30,28	5	33,04	33,09	8
		1925-26	3,67	82	10	4,59	6,37	19,97	2,47	...	28,81	2	32,35	32,37	17
3	South Arcot District Co-operative Banking Union.	1921-22	1,04	4	...	1,08	3,02	3,53	1,14	...	7,69	...	8,54	8,54	15
		1922-23	1,42	8	..	1,50	5,36	4,54	1,27	...	11,17	6	12,41	12,47	15
		1923-24	1,81	18	...	1,99	6,91	6,09	1,46	...	14,46	2	16,04	16,06	10
		1924-25	2,22	23	5	2,50	8,53	6,44	2,01	...	16,98	9	19,03	19,12	8
		1925-26	2,47	33	2	2,82	12,46	4,74	2,28	...	19,48	20	21,61	21,81	10
4	Co-operative Central Bank, Conjeeveram.	1921-22	1,52	12	5	1,69	2,19	8,77	2,10	...	13,06	15	14,05	14,20	38
		1922-23	2,00	17	2	2,19	4,08	9,44	2,50	...	16,02	13	17,57	17,70	40
		1923-24	2,58	24	2	2,84	6,06	11,05	3,37	...	20,48	13	22,63	22,76	34
		1924-25	2,92	35	8	3,35	8,86	12,12	4,00	...	24,98	20	27,41	27,61	41
		1925-26	3,27	47	8	3,82	14,25	8,90	4,39	...	27,54	24	30,41	30,65	34
5	Coimbatore District Urban Bank.	1921-22	1,51	27	3	1,81	9,42	2,00	1,18	...	12,60	15	13,67	13,82	22
		1922-23	1,69	40	4	2,13	12,03	80	1,54	...	14,37	28	15,38	15,66	32
		1923-24	1,92	49	12	2,53	13,85	2,10	2,08	...	18,03	26	18,32	18,58	40
		1924-25	2,20	56	14	2,90	18,49	...	2,15	...	20,64	30	18,72	19,02	3,84
		1925-26	2,25	69	31	3,25	23,19	...	2,82	...	26,01	40	20,37	20,77	7,46
6	Hospet Co-operative Central Bank.	1924-25	1,07	5	...	1,12	1,85	3,85	28	...	5,98	4	6,80	6,84	27
		1925-26	1,32	9	2	1,43	3,30	2,85	35		6,50	8	7,11	7,19	28

* For previous years' figures *vide* under class B.

No. 14.—CAPITAL, RESERVE, DEPOSITS, LOANS AND CASH OF THE INDIAN CO-OPERATIVE BANKS DURING THE PAST FIVE YEARS—*contd.*

Class B—Banks having capital and reserve over ₹1 lakh and less than ₹5 lakhs—*contd.*

No.	Name of Bank	Year	Capital and Reserve				Deposits and Loans from					Loans due by			Cash in hand and Bank
			Paid-up Share Capital	Reserve Fund under Sec. 33 of Act II of 1912	Other Funds	Total	Non-members and members in individual capacity	Provincial and Central Banks	Societies	Government	Total received	Member (individual)	Banks and Societies	Total outstanding	
			₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
	Madras—contd.														
7	South Kanara District Co-operative Central Bank.	1921-22	1,47	14	1	1,62	4,08	40	2,76	...	7,24	3	7,89	7,92	8
		1922-23	1,54	19	1	1,74	5,68	69	2,64	...	9,01	2	10,54	10,56	4
		1923-24	1,58	25	2	1,85	8,03	...	3,72	...	11,75	17	11,95	12,12	11
		1924-25	1,59	28	...	1,87	9,78	...	3,53	...	13,31	26	12,75	13,01	27
		1925-26	1,59	34	...	1,93	9,61	23	3,34	...	13,18	26	12,98	13,24	26
8	Kistna District Co-operative Bank.	1921-22	89	11	1	1,01	7,68	...	46	...	8,14	87	5,44	6,31	53
		1922-23	1,05	17	2	1,24	9,25	...	63	...	9,88	78	8,26	9,04	48
		1923-24	1,27	22	3	1,52	78	...	11,07	...	11,85	72	9,91	10,63	61
		1924-25	1,46	26	...	1,72	12,34	10	1,04	...	13,48	84	12,20	13,04	43
		1925-26	1,58	31	5	1,94	15,13	...	1,25	...	16,38	47	15,65	16,12	67
9	Christian Central Co-operative Bank.	1921-22	99	6	...	1,05	4,31	...	12	...	4,43	...	4,70	4,70	11
		1922-23	1,04	8	...	1,12	5,75	...	21	...	5,96	...	6,27	6,27	24
		1923-24	1,16	14	2	1,32	7,11	...	89	...	8,00	...	8,16	8,16	15
		1924-25	1,35	19	3	1,57	8,44	...	1,82	...	10,26	4	10,52	10,56	96
		1925-26	1,42	24	7	1,73	9,00	...	3,96	...	12,96	7	10,26	10,33	41
10	Chittoor District Co-operative Central Bank.	1922-23	97	4	...	1,01	1,20	5,58	32	...	7,10	7	7,85	7,92	15
		1923-24	1,13	6	...	1,19	1,75	5,22	32	...	7,29	13	8,06	8,19	11
		1924-25	1,24	8	...	1,32	2,22	5,98	52	...	8,72	14	9,22	9,36	25
		1925-26	1,37	11	...	1,48	3,43	4,17	65	...	8,25	5	9,09	9,14	31
11	Madura Ramnad Co-operative Central Bank.	1921-22	1,35	29	1	1,65	11,09	...	1,34	...	12,43	2	9,88	9,90	32
		1922-23	1,51	35	7	1,93	10,47	...	1,74	...	12,21	6	9,46	9,52	50
		1923-24	1,65	46	21	2,32	10,43	4	2,67	...	13,14	6	10,96	11,02	23
		1924-25	1,78	56	22	2,56	10,14	...	3,00	...	13,14	12	10,78	10,90	67
		1925-26	1,87	67	26	2,80	11,31	1	3,35	...	14,67	3	11,18	11,21	94
12	Salem District Urban Bank.	1921-22	1,55	39	4	1,98	4,09	5,39	2,19	...	11,67	4	12,91	12,95	37
		1922-23	1,62	49	6	2,17	4,92	4,12	2,46	...	11,50	5	13,07	13,12	13
		1923-24	1,69	61	8	2,38	5,21	5,34	3,72	...	14,27	8	15,74	15,82	7
		1924-25	1,76	64	8	2,48	5,21	4,64	4,43	...	14,28	18	16,03	16,21	8
		1925-26	1,76	75	21	2,72	6,48	1,10	6,24	...	13,82	38	15,47	15,85	8
13	Tinnevelly District Co-operative Banking Union.	1921-22	1,02	2	...	1,04	2,95	1,86	1,02	...	5,83	...	5,99	5,99	65
		1922-23	1,18	5	1	1,24	4,96	1,40	96	...	7,32	5	6,97	7,02	1,01
		1923-24	1,36	9	...	1,45	5,90	92	1,36	...	8,18	13	8,40	8,53	73
		1924-25	1,45	17	1	1,63	8,41	22	1,65	...	10,28	8	10,48	10,56	74
		1925-26	1,61	23	1	1,85	12,28	50	2,17	...	14,95	6	13,27	13,33	1,73
14	Trichinopoly District Urban Bank.	1921-22	1,19	96	8	2,23	15,87	25	1,63	...	17,75	17	18,82	18,99	44
		1922-23	1,46	1,14	29	2,89	15,72	...	1,80	...	17,52	17	18,84	19,01	61
		1923-24	1,50	1,36	36	3,22	16,57	...	1,80	...	18,37	19	19,38	19,57	35
		1924-25	1,62	1,52	43	3,57	18,45	...	2,50	...	20,95	61	19,18	19,79	76
		1925-26	1,67	1,73	54	3,94	23,85	52	2,61	...	26,98	91	19,90	20,81	2,40
15	Madras and Southern Maharatta Railway Employees' Urban Bank.	1921-22	1,62	34	...	1,96	2,69	...	...	...	2,69	4,73	...	4,73	1
		1922-23	2,03	39	...	2,42	4,22	...	...	...	4,22	6,79	...	6,79	6
		1923-24	2,45	48	...	2,93	3,22	...	...	...	3,22	6,28	...	6,28	1
		1924-25	2,92	54	...	3,46	4,94	...	...	...	4,94	8,83	...	8,83	...
		1925-26	3,54	66	2	4,22	6,31	...	...	...	6,31	10,75	...	10,75	...
16	South Indian Railway Employees' Co-operative Society.	1921-22	1,15	2	...	1,17	2,97	...	...	...	2,97	4,76	...	4,76	...
		1922-23	1,75	5	...	1,80	5,13	...	...	...	5,13	7,22	...	7,22	...
		1923-24	2,05	11	...	2,16	4,76	...	...	...	4,76	6,97	...	6,97	...
		1924-25	2,38	20	...	2,58	6,61	...	...	...	6,61	9,17	...	9,17	...
		1925-26	2,81	21	...	3,02	5,74	...	...	...	5,74	9,27	...	9,27	...
17	Guntur District Co-operative Banking Union.	1923-24	1,08	10	5	1,23	6,92	29	66	...	7,87	23	8,47	8,70	42
		1924-25	1,28	14	9	1,51	9,06	1,03	69	...	10,78	17	11,54	11,71	51
		1925-26	1,48	18	22	1,88	11,72	23	74	...	12,69	27	13,15	13,42	35
18	Tanjore District Central Co-operative Bank, Kumbakonam.	1923-24	87	20	...	1,07	3,65	1,61	77	...	6,03	...	6,11	6,11	8
		1924-25	1,02	26	1	1,29	5,26	2,81	1,09	...	9,16	5	9,70	9,75	24
		1925-26	1,09	33	3	1,45	8,71	...	1,44	...	10,15	10	10,11	10,21	86
19	Malabar District Co-operative Bank.	1924-25	96	11	...	1,07	5,48	1,34	71	...	7,53	25	7,96	8,21	10
		1925-26	99	14	2	1,15	6,46	55	83	...	7,84	20	8,21	8,41	23
20	Nellore District Co-operative Banking Union.	1924-25	1,10	10	...	1,20	6,56	83	30	...	7,69	10	8,57	8,67	10
		1925-26	1,19	20	3	1,42	10,37	11	35	...	10,83	47	9,78	10,25	9
21	Tanjore District Co-operative Banking Union, Tanjore.	1924-25	92	9	2	1,03	4,90	2,01	88	...	7,79	15	8,20	8,35	25
		1925-26	1,15	14	3	1,32	7,49	11	1,03	...	8,63	27	8,78	9,05	16
22	Madras City Co-operative Bank.	1924-25	89	22	...	1,11	2,48	2,26	...	...	4,74	5,90	...	5,90	3
		1925-26	96	28	9	1,33	2,86	2,35	...	...	5,21	6,49	...	6,49	6
23	Madras Post & Telegraph Co-operative Society.	1924-25	1,04	12	...	1,16	2,28	...	...	...	2,28	3,11	...	3,11	9
		1925-26	1,38	20	...	1,58	3,79	...	...	...	3,79	4,00	...	4,00	3
	Bombay.														
24	Broach Co-operative Bank, Bombay.	1921-22	1,05	8	...	1,13	2,36	2,03	1,02	...	5,41	3	2,99	3,02	21
		1922-23	1,08	10	...	1,18	5,05	1,32	1,96	...	8,33	2	1,50	1,52	74
		1923-24	1,14	13	...	1,27	3,92	...	1,49	...	5,41	2	2,10	2,12	1,00
		1924-25	1,26	16	1	1,43	4,78	2	1,89	...	6,69	...	2,70	2,70	73
		1925-26	1,43	20	4	1,67	7,24	3	2,15	...	19,42	...	3,84	3,84	47

No. 14.—CAPITAL, RESERVE, DEPOSITS, LOANS AND CASH OF THE INDIAN CO-OPERATIVE BANKS DURING THE PAST FIVE YEARS—*contd.*

Class B.—Banks having capital and reserve over ₹1 lakh and less than ₹5 lakhs—*contd.*

No.	Name of Bank	Year	Capital and Reserve				Deposits and Loans from					Loans due by			Cash in hand and Bank
			Paid-up Share Capital	Reserve Fund under Sec. 33 of Act II of 1912	Other Funds	Total	Non-members and members in individual capacity	Provincial and Central Banks	Societies	Government	Total received	Member (individual)	Banks and Societies	Total outstanding	
			₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000	₹(1,000)	₹(1,000,	₹(1,000)	₹(1,000)
	Bombay—contd.														
25	East Khandesh Central Co-operative Bank, Jalgaon.	1921-22	1,09	6	4	1,19	5,48	...	..	...	5,48	...	4,80	4,80	24
		1922-23	1,57	12	3	1,72	5,73	...	92	...	6,65	...	4,24	4,24	88
		1923-24	1,89	16	4	2,09	7,11	...	1,94	...	9,05	...	3,12	3,12	51
		1924-25	2,19	22	7	2,48	8,87	...	1,86	...	10,73	...	5,33	5,33	1,25
		1925-26	2,48	32	9	2,89	12,30	1,00	1,40	...	14,70	...	14,16	14,16	1,91
26	Ahmednagar District Central Co-operative Bank.	1921-22	75	45	...	1,20	5,47	...	8	...	5,55	3,42	1,72	5,14	53
		1922-23	81	48	...	1,29	5,65	...	11	...	5,76	3,41	1,74	5,15	29
		1923-24	86	54	...	1,40	6,63	...	25	...	6,88	3,47	1,58	5,05	54
		1924-25	87	61	...	1,48	7,16	...	10	...	7,26	3,57	1,67	5,24	56
		1925-26	87	64	...	1,51	6,93	...	17	...	7,10	3,55	1,53	5,08	44
27	Karnatak Central Co-operative Bank, Dharwar.	1921-22	1,94	10	...	2,04	6,86	4,69	1,10	...	12,65	...	11,96	11,96	2,77
		1922-23	2,33	15	...	2,48	9,32	3,53	1,67	...	14,52	38	14,91	15,29	1,17
		1923-24	2,42	23	...	2,65	14,89	5,65	1,75	...	22,29	1,75	19,01	20,76	3,98
		1924-25	3,12	32	2	3,46	21,12	3,05	1,00	...	25,17	2,87	23,09	25,96	2,45
		1925-26	3,59	39	2	4,00	20,13	3,90	99	...	25,02	1,22	25,77	26,99	78
28	Sind Central Co-operative Bank.	1921-22	1,12	8	...	1,20	5,90	1,50	1,02	...	8,42	...	4,93	4,93	60
		1922-23	1,36	11	..	1,47	11,80	2,82	2,36	...	16,98	...	6,36	6,36	3
		1923-24	1,49	16	...	1,65	17,05	2,40	5,55	...	25,00	...	6,50	6,50	1,18
		1924-25	1,69	21	...	1,90	21,03	9,53	8,81	...	39,37	...	9,15	9,15	1,65
		1925-26	1,91	21	4	2,16	20,71	15,24	12,87	...	48,82	...	12,06	12,06	2,31
29	Co-operative Credit Society of the Bombay, Baroda and Central India Railway, Bombay.	1921-22	2,86	37	2	3,25	6,20	...	...	...	6,20	10,07	...	10,07	17
		1922-23	3,08	47	7	3,62	10,59	...	...	...	10,59	13,26	...	13,26	1
		1923-24	3,32	61	6	3,99	13,12	..	...	...	13,12	15,09	2,74	17,83	4
		1924-25*	3,58	79	28	4,65	17,91	...	...	...	17,91	18,24	5,13	23,37	29
30	Shamrao Vithal Co-operative Bank.	1921-22	75	80	...	1,55	8,05	...	20	...	8,25	5,26	...	5,26	1
		1922-23	78	87	...	1,65	7,61	...	33	...	7,94	4,97	5	5,02	8
		1923-24	76	93	8	1,77	7,34	...	43	...	7,77	4,31	32	4,63	3,86
		1924-25	77	95	9	1,81	7,48	...	60	...	8,08	3,97	61	4,58	4,21
		1925-26	78	1,00	12	1,90	7,60	27	23	...	8,10	3,96	84	4,80	4,18
31	Southern Mahratta Urban Central Co-operative Bank, Dharwar.	1921-22	82	32	5	1,19	2,30	..	7	...	2,37	3,08	9	3,17	34
		1922-23	82	37	6	1,25	2,45	15	6	...	2,66	3,44	5	3,49	44
		1923-24	86	40	13	1,39	2,69	...	...	...	2,69	4,11	4	4,15	19
		1924-25	92	46	14	1,52	3,42	3	...	...	3,45	4,55	1	4,56	49
		1925-26	93	48	21	1,62	4,01	...	...	...	4,01	5,29	...	5,29	...
32	Surat District Co-operative Bank, Surat	1923-24	91	13	2	1,06	7,06	...	88	...	7,94	32	2,38	3,20	2,23
		1924-25	1,01	16	2	1,19	8,17	...	56	...	8,73	86	3,76	4,62	1,98
		1925-26	1,20	19	2	1,41	10,01	...	1,91	...	11,92	92	4,20	5,12	3,58
33	Poona Central Co-operative Bank, Poona.	1923-24	95	8	...	1,03	10,32	...	74	...	11,06	..	4,38	4,38	2,87
		1924-25	1,07	10	...	1,17	11,14	...	90	...	12,04	...	6,53	6,53	2,43
		1925-26	1,43	13	...	1,56	13,93	18	96	...	15,07	...	9,09	9,09	3,08
34	Hubli Urban Co-operative Bank, Hubli.	1922-23	67	28	8	1,03	5,26	...	69	...	5,95	2,78	5	2,83	46
		1923-24	73	35	8	1,16	11,50	7,55	1,84	...	20,89	2,56	51	3,07	64
		1924-25	83	38	12	1,33	13,41	12,69	2,30	...	28,40	3,38	63	4,01	62
		1925-26	97	42	13	1,52	6,84	...	93	...	7,77	3,50	4	3,54	88
35	Bombay City Police Co-operative Urban Bank, Bombay.	1924-25	98	3	...	1,01	28	...	...	...	28	1,31	...	1,31	5
		1925-26	1,44	5	...	1,49	20	...	...	...	20	1,62	...	1,62	3
36	Bombay Postal Co-operative Society, Bombay.	1924-25	94	11	9	1,14	1,31	8	...	...	1,39	2,00	...	2,00	...
		1925-26	1,12	15	8	1,35	1,74	6	...	...	1,80	2,70	...	2,70	...
37	Belgaum Pioneer Urban Co-operative Credit Bank, Belgaum.	1924-25	67	44	12	1,23	7,66	...	...	...	7,66	7,42	...	7,42	1,66
		1925-26	70	55	...	1,25	7,80	...	...	...	7,80	7,13	...	7,13	2,28
	Bengal.														
38	Bengal Provincial Co-operative Bank.	1921-22	3,15	15	22	3,52	14,45	7,19	25	...	21,89	...	17,22	17,23	...
		1922-23*	3,60	35	31	4,26	19,06	10,07	1,34	...	30,47	...	19,83	19,83	...
39	Mymensingh Central Co-operative Bank.	1922-23	99	22	24	1,45	6,42	...	64	...	7,06	...	8,05	8,05	49
		1923-24	1,34	27	32	1,93	8,61	...	66	...	9,27	...	10,73	10,73	57
		1924-25	1,72	37	44	2,53	13,00	...	68	...	13,68	...	14,00	14,00	88
		1925-26	2,04	49	55	3,08	18,34	...	65	...	18,99	...	20,39	20,39	33
40	Faridpur Central Co-operative Bank.	1921-22	69	33	17	1,19	4,80	...	3	...	4,83	3	4,66	4,68	5
		1922-23	68	35	23	1,26	4,50	...	3	...	4,53	2	4,67	4,69	10
		1923-24	68	39	25	1,32	4,49	...	3	...	4,52	1	4,55	4,56	...
		1924-25	65	42	33	1,40	3,52	44	2	...	3,98	1	4,43	4,44	...
		1925-26	49	45	37	1,31	3,66	...	2	...	3,68	1	4,19	4,20	2

* For later years' figures, *vide* under class A

No. 14.—CAPITAL, RESERVE, DEPOSITS, LOANS AND CASH OF THE INDIAN CO-OPERATIVE BANKS DURING THE PAST FIVE YEARS—*contd.*

Class B—Banks having capital and reserve over R1 lakh and less than R5 lakhs—*contd.*

No.	Name of Bank	Year	Capital and Reserve				Deposits and Loans from					Loans due by			Cash in hand and Bank
			Paid-up Share Capital	Reserve Fund under Sec. 33 of Act II of 1912	Other Funds	Total	Non-members and members in individual capacity	Provincial and Central Banks	Societies	Government	Total received	Member (individual)	Banks and Societies	Total outstanding	
			R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)
	Bengal—contd.														
41	Comilla Central Co-operative Bank.	1922-23	80	23	6	1,09	4,22	...	...	...	4,22	...	4,03	4,03	16
		1923-24	94	26	6	1,26	4,85	...	...		4,85	...	5,06	5,06	22
		1924-25	1,07	31	8	1,46	5,50	...	...	...	5,50	...	6,50	6,50	14
		1925-26	1,23	36	10	1,69	7,74	...	...	...	7,74	...	7,50	7,50	1,03
42	Pabna Central Co-operative Bank.	1921-22	1,17	53	78	2,48	7,91	20	31	...	8,42	...	8,99	8,99	19
		1922-23	1,19	57	76	2,52	8,59	...	35	...	8,94	...	8,92	8,92	7
		1923-24	1,18	61	82	2,61	9,04	..	39	...	9,43	...	8,70	8,70	29
		1924-25	1,21	64	82	2,67	8,58	...	46	...	9,04	...	8,47	8,47	16
		1925-26	1,24	68	90	2,82	9,02	...	54	...	9,56	...	7,54	7,54	29
43	Dacca Central Co-operative Bank.	1923-24	74	25	18	1,17	3,50	...	1	...	3,51	...	4,12	4,12	15
		1924-25	81	29	22	1,32	3,82	..	1	...	3,83	...	4,56	4,56	10
		1925-26	95	33	25	1,53	4,22	...	1	...	4,23	...	5,15	5,15	12
44	Khepupara Central Co-operative Bank	1923-24	88	14	23	1,25	51	4,02	...	...	4,53	...	5,45	5,45	11
		1924-25	91	19	28	1,38	43	3,20	23	...	3,86	...	4,26	4,26	45
		1925-26	1,01	22	29	1,52	28	4,13	9	...	4,50	...	4,78	4,78	78
45	Barisal Central Co-operative Bank.	1924-25	78	22	14	1,14	7,09	...	...	...	7,09	...	7,26	7,26	46
		1925-26	93	26	17	1,36	8,52	...	...	...	8,52	...	9,00	9,00	40
46	Chandpur Central Co-operative Bank.	1924-25	76	17	18	1,11	4,47	1,05	...	...	5,52	...	6,12	6,12	9
		1925-26	91	20	20	1,31	4,88	1,25	2	...	6,15	...	7,02	7,02	14
47	Bengal Nagpur Railway Employees' Co-operative Urban Bank.	1921-22	2,97	46	6	3,49	8,26	...	...	...	8,26	11,03	...	11,03	58
		1922-23*	3,47	49	...	3,96	10,66	...	...	...	10,66	14,55	...	14,55	...
48	Chittagong Urban Co-operative Bank.	1925-26	1,15	33	...	1,48	4,32	2	5	...	4,39	4.52	1,01	5,53	41
49	East Indian Railway Employees' Credit Society.	1921-22	3,23	47	40	4,10	7,92	...	...	...	7,92	12,36	...	12,36	26
		1922-23*	3,58	56	61	4,75	9,81	...	...	...	9,81	13,72	...	13,72	37
50	Postal Co-operative Credit Society.	1925-26	94	9	...	1,03	45	...	...	...	45	1,58	...	1,58	1
51	Eastern Bengal Railway Employees' Co-operative Bank.	1921-22	1,67	15	...	1,82	4,23	...	...	...	4,23	6,08	...	6,08	20
		1922-23	1,92	23	..	2,15	4,47	...	...	...	4,47	6,73	...	6,73	14
		1923-24	2,11	30	...	2,41	5,15	36	...	...	5,51	7,98	...	7,98	...
		1924-25	2,39	37	...	2,76	5,96	...	...	...	5,96	8,87	...	8,87	...
		1925-26	2,60	49	...	3,09	8,12	...	...	...	8,12	9,54	...	9,54	28
52	Co-operative Credit Society of the Commissioners for the Port of Calcutta.	1921-22	93	17	1	1,11	1,50	...	...	...	1,50	2,64	...	2,64	2
		1922-23	1,53	20	1	1,74	1,98	...	...	...	1,98	3,64	...	3,64	3
		1923-24	1,64	24	...	1,88	2,49	...	...	...	2,49	4,35	...	4,35	3
		1924-25	1,67	29	1	1,97	2,77	...	11	...	2,88	4,75	...	4,75	1
		1925-26	1,78	35	...	2,13	3,56	...	...	...	3,56	5,61	...	5,61	1
53	Chatra-Serampur Co-operative Credit Society.	1925-26	85	22	...	1,07	5,03	...	...	...	5,03	5,01	35	5,36	1,18
54	Dacca Co-operative Industrial Union.	1925-26	1,02	1	...	1,03	5	27	...	...	32	8	1,22	1,30	3
	Bihar and Orissa.														
55	Bihar and Orissa Provincial Co-operative Bank, Patna.	1921-22	1,17	76	...	1,93	9,64	5,46	...	...	15,10	...	11,23	11,23	46
		1922-23	1,20	1,08	60	2,88	12,51	3,70	1,00	...	17,21	...	15,68	15,68	7
		1923-24	1,31	1,28	13	2,72	24,11	1,03	5	3,00	28,19	5	26,45	26,50	5
		1924-25*	2,41	1,46	24	4,11	24,67	6,23	17	2,70	33,77	28	30,43	30,71	7
	United Provinces.														
56	Budaun District Bank.	1921-22	63	53	14	1,30	2,61	...	2	...	2,63	...	3,15	3,15	10
		1922-23	59	53	16	1,28	2,31	1	3	...	2,35	...	2,81	2,81	15
		1923-24	57	53	16	1,26	1,02	1	...	...	1,03	...	1,83	1,83	49
		1924-25	48	53	16	1,17	22	...	...	...	22	...	1,40	1,40	4
		1925-26	...	...	...	...	...	...	...	...	...	...	...	...	...
57	Muttra District Bank	1923-24	85	12	3	1,00	80	...	1	...	81	...	1,26	1,26	42
		1924-25	92	15	3	1,10	70	...	6	...	76	...	1,21	1,21	53
		1925-26	93	17	2	1,12	65	...	1	...	66	...	1,40	1,40	30
58	Moradabad District Bank.	1921-22	57	62	1	1,20	2,23	...	...	...	2,23	...	2,44	2,44	34
		1922-23	62	63	1	1,26	2,28	...	...	...	2,28	...	2,70	2,70	25
		1923-24	66	64	5	1,35	2,03	5	...	...	2,08	...	2,20	2,20	71
		1924-25	72	66	9	1,47	1,91	...	...	...	1,91	...	2,04	2,04	49
		1925-26	74	66	17	1,57	1,83	...	21	...	2,04	...	2,14	2,14	37
59	Jalaun District Bank, Orai.	1921-22	61	32	10	1,03	2,47	...	1	...	2,48	3	2,41	2,44	61
		1922-23	73	36	15	1,24	2,56	...	1	...	2,57	2	2,96	2,98	27
		1923-24	82	40	21	1,43	2,63	...	8	...	2,71	1	2,88	2,89	84
		1924-25	87	46	25	1,58	2,78	...	4	...	2,82	1	2,86	2,87	84
		1925-26	90	47	26	1,63	2,45	...	8	...	2,53	...	2,92	2,92	55

* For later years' figures, *vide* under class A

NO. 14—CAPITAL, RESERVE, DEPOSITS, LOANS AND CASH OF THE INDIAN CO-OPERATIVE BANKS DURING THE PAST FIVE YEARS—*contd.*

Class B.—Banks having capital and reserve over ₹1 lakh and less than ₹5 lakhs—*contd.*

No.	Name of Bank	Year	Capital and Reserve				Deposits and Loans from					Loans due by			Cash in hand and Bank
			Paid-up Share Capital	Reserve Fund under Sec. 33 of Act II of 1912	Other Funds	Total	Non-members and members in individual capacity	Provincial and Central Banks	Societies	Government	Total received	Member (individual)	Banks and Societies	Total outstanding	
	United Provinces—contd.		₹(1,000)	(₹1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
60	Gorakhpur District Bank.	1921-22	88	32	1	1,21	1,68	...	...	...	1,68	3	2,47	2,50	12
		1922-23	97	34	3	1,34	1,80	...	...	...	1,80	2	2,58	2,60	33
		1923-24	1,03	38	9	1,50	1,91	...	...	...	1,91	1	1,86	1,87	1,51
		1924-25	1,11	42	15	1,68	1,85	...	1	...	1,86	1	2,26	2,27	11
		1925-26	1,19	45	23	1,87	1,84	...	12	...	1,96	...	2,27	2,27	19
61	Kasia Central Bank	1922-23	59	38	5	1,02	1,07	...	4	...	1,11	1	1,60	1,61	12
		1923-24	64	38	6	1,08	98	...	6	...	1,04	1	84	85	1,01
		1924-25	68	40	9	1,17	93	...	5	...	98	...	90	90	52
		1925-26	71	41	11	1,23	91	...	13	...	1,04	...	68	68	72
62	Oudh and Rohilkhand Railway Employees' Co-operative Credit Society, Lucknow.	1922-23	1,18	8	...	1,26	3,31	...	...	...	3,31	4,60	...	4,60	13
		1923-24	1,51	17	6	1,74	2,64	...	...	...	2,64	4,24	...	4,24	25
		1924-25	1,77	21	6	2,04	2,44	...	...	...	2,44	4,54	...	4,54	3
		1925-26	1,82	25	6	2,13	2,86	...	...	...	2,86	4,79	...	4,79	11
	Punjab.														
63	Punjab Provincial Bank, Lahore.	1924-25	2,30	...	...	2,30	17	1,75	...	...	1,92	...	2,54	2,54	12
		1925-26	4,15	...	...	4,15	7,28	14,42	...	...	21,70	...	9,11	9,11	2,49
64	Ambala Central Bank	1921-22	1,08	31	...	1,39	2,90	12	9	...	3,11	...	4,23	4,23	13
		1922-23	1,03	46	...	1,49	3,76	...	12	...	3,88	...	3,57	3,57	28
		1923-24	1,02	50	4	1,56	3,74	...	13	...	3,87	...	4,18	4,18	8
		1924-25	1,11	53	6	1,70	4,40	...	16	...	4,56	...	5,13	5,13	...
		1925-26	1,12	58	8	1,78	4,99	...	81	...	5,80	...	6,07	6,07	...
65	Jullundur Central Bank.	1921-22	1,46	1,02	...	2,48	11,25	...	44	...	11,69	...	12,91	12,91	1,37
		1922-23	1,49	1,03	18	2,70	15,28	...	29	...	15,57	...	17,14	17,14	1,09
		1923-24	1,51	1,16	24	2,91	15,83	2	32	...	16,17	...	17,06	17,06	65
		1924-25	1,56	1,22	...	2,78	17,70	...	29	...	17,99	...	18,46	18,46	1,34
		1925-26	1,60	1,33	...	2,93	20,77	13	37	...	21,27	...	21,92	21,92	73
66	Fazilka Central Bank	1921-22	98	12	1	1,11	70	2,22	3	10	3,05	...	4,02	4,02	6
		1922-23	98	12	1	1,11	1,19	1,48	6	...	2,73	...	4,07	4,07	3
		1923-24	83	18	2	1,03	1,32	1,29	9	...	2,70	...	3,89	3,89	1
		1924-25	77	23	3	1,03	2,15	20	2	5	2,42	...	3,19	3,19	13
		1925-26	80	27	10	1,17	2,69	15	1	3	2,88	...	3,90	3,90	...
67	Lahore Central Bank	1921-22	90	38	45	1,73	18,72	...	63	...	19,35	1,62	16,15	17,77	12
		1922-23	90	56	21	1,67	20,75	50	1,00	...	22,25	1,52	18,32	19,84	33
		1923-24	91	69	33	1,93	24,82	1,05	1,81	...	27,68	1,26	23,96	25,22	30
		1924-25	94	77	42	2,13	37,72	79	3,57	...	42,08	1,59	37,69	39,28	5
		1925-26	95	90	75	2,60	48,51	...	4,08	...	52,59	1,80	37,06	38,86	5,07
68	Gurdaspur Central Bank.	1922-23	72	28	11	1,11	4,04	33	5	...	4,42	...	5,06	5,06	26
		1923-24	74	31	12	1,17	3,57	1,01	6	...	4,64	...	4,97	4,97	19
		1924-25	78	35	16	1,29	5,32	71	15	...	6,18	...	5,97	5,97	10
		1925-26	83	38	18	1,39	7,23	74	30	...	8,27	...	8,38	8,38	11
69	Rohtak Central Bank.	1923-24	56	34	17	1,07	5,01	...	...	...	5,01	...	5,56	5,56	23
		1924-25	58	38	21	1,17	6,10	...	3	...	6,13	...	6,44	6,44	27
		1925-26	58	42	16	1,16	7,85	...	54	...	8,39	...	8,28	8,28	21
70	Sargodha Central Bank.	1924-25	63	29	8	1,00	6,82	17	50	20	7,69	...	8,11	8,11	5
		1925-26	66	34	14	1,14	9,29	...	56	...	9,85	...	9,13	9,13	21
71	Lyallpur Central Bank	1925-26	64	44	1	1,09	9,13	1,63	6,69	...	17,45	...	13,44	13,44	1
72	North-Western Railway Employees' Co-operative Credit Society, Lahore.	1922-23	95	6	...	1,01	4,72	...	...	...	4,72	5,82	...	5,82	15
		1923-24	1,24	9	...	1,33	7,26	...	...	...	7,26	8,31	50	8,81	12
		1924-25	1,44	13	1	1,58	9,35	25	...	...	9,60	10,17	70	10,87	1
		1925-26	1,64	20	6	1,90	12,65	8	...	...	12,73	10,88	4,00	14,88	...
	Burma.														
73	Burma Urban Central Co-operative Bank.	1921-22	1,79	...	...	1,79	1,15	...	...	...	1,15	...	1,55	1,55	1,27
		1922-23	1,86	5	...	1,91	1,53	...	...	...	1,53	...	2,52	2,52	74
		1923-24	1,81	6	...	1,87	1,13	...	4	...	1,17	...	2,47	2,47	50
		1924-25	1,98	6	...	2,04	1,40	...	8	...	1,48	...	2,19	2,19	1,01
		1925-26	2,16	5	...	2,21	1,57	...	6	...	1,63	...	2,96	2,96	72
74	Pegu District Central Co-operative Bank.	1921-22	1,30	21	19	1,70	7,09	2,76	1,66	...	11,51	...	13,47	13,47	1
		1922-23	1,44	30	31	2,05	7,64	1,75	1,67	...	11,06	...	13,25	13,25	10
		1923-24	1,48	38	29	2,15	9,34	1,56	1,68	...	12,58	...	14,89	14,89	23
		1924-25	1,54	50	65	2,69	11,08	1,21	1,28	...	13,57	...	16,38	16,38	30
		1925-26	1,70	65	74	3,09	14,31	2,71	1,60	...	18,62	...	21,72	21,72	48

NO. 14.—CAPITAL, RESERVE, DEPOSITS, LOANS AND CASH OF THE INDIAN CO-OPERATIVE BANKS DURING THE PAST FIVE YEARS—*contd.*

Class B.—Banks having capital and reserve over R1 lakh and less than R5 lakhs—*contd.*

No.	Name of Bank	Year	Capital and Reserve				Deposits and Loans from					Loans due by			Cash in hand and Bank
			Paid-up Share Capital	Reserve Fund under Sec. 33 of Act II of 1912	Other Funds	Total	Non-members and members in individual capacity	Provincial and Central Banks	Societies	Government	Total received	Member (individual)	Banks and Societies	Total outstanding	
	Burma—contd.		R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)
75	Burma Railways Co-operative Credit Society.	1921-22	2,06	9	...	2,15	64	...	...	...	64	2,94	3	2,97	8
		1922-23	2,70	16	...	2,86	53	...	...	...	53	3,71	...	3,71	3
		1923-24	3,37	19	..	3,56	54	...	...	...	54	4,12	1	4,13	24
		1924-25*	...	..	...	.	...	...	...	...	...	...	...	...	...
		1925-26	4,20	21	3	4,44	...	...	...	...	...	4,34	20	4,54	35
76	Nyaunglebin Town Bank.	1921-22	1,26	24	9	1,59	1,86	31	...	...	2,17	3,54	30	3,84	2
		1922-23	1,33	29	9	1,71	1,47	38	...	...	1,85	3,56	10	3,66	8
		1923-24	1,37	37	9	1,83	1,55	30	...	...	1,85	3,58	...	3,58	19
		1924-25	1,33	44	11	1,88	99	30	...	...	1,29	4,06	...	4,06	10
		1925-26	1,29	50	11	1,90	1,17	60	...	...	1,77	3,99	52	4,51	18
77	Rangoon Secretariat Co-operative Credit Society.	1921-22	1,18	6	...	1,24	2	...	...	...	2	1,10	23	1,33	4
		1922-23	1,44	6	...	1,50	...	...	...	...	...	1,41	22	1,63	2
		1923-24	1,62	7	...	1,69	2	...	...	...	2	1,53	...	1,53	15
		1924-25	1,92	8	...	2,00	...	...	...	...	...	1,66	35	2,01	10
		1925-26	2,31	8	..	2,39	...	...	...	...	...	2,02	50	2,52	5
78	Burma Postal Co-operative Credit Society.	1921-22	1,75	11	...	1,86	...	...	...	...	...	1,26	70	1,96	4
		1922-23	1,80	12	...	1,92	...	...	4	...	4	1,54	38	1,92	...
		1923-24	1,97	13	...	2,10	...	...	13	...	13	1,94	18	2,12	1
		1924-25	1,82	5	...	1,87	...	...	5	...	5	1,52	20	1,72	...
		1925-26	1,83	7	...	1,90	...	...	...	...	...	1,42	40	1,83	...
79	Pakokku District Central Co-operative Bank.	1923-24	66	35	20	1,21	6,65	1,84	6	...	8,58	...	9,73	9,73	27
		1924-25	67	37	22	1,26	5,99	1,44	66	...	8,09	...	9,26	9,26	36
		1925-26	67	40	25	1,32	6,53	80	68	...	8,01	...	9,54	9,54	20
80	Sittang Colony Banking Union.	1923-24	1,56	...	...	1,56	...	...	...	...	...	...	1,58	1,58	18
		1924-25	2,51	13	...	2,64	...	...	...	...	...	...	2,71	2,71	16
		1925-26	3,86	12	...	3,98	...	...	...	...	...	...	5,80	5,80	9
81	Rangoon Port Commissioners Co-operative Credit Society.	1924-25	1,20	5	1	1,26	...	...	8	...	8	1,32	...	1,32	24
		1925-26	1,48	6	...	1,54	...	...	...	...	...	1,46	...	1,46	32
82	Burma Oil Co. Employees' Co-operative Credit Society.	1925-26	1,50	4	...	1,54	...	...	...	...	...	1,33	...	1,33	38
83	Moulmein District Central Co-operative Bank.	1925-26	92	8	2	1,02	1,67	16	...	...	1,83	...	2,83	2,83	14
84	Sagu Salin Central Co-operative Bank.	1925-26	53	37	24	1,14	2,98	82	34	...	4,14	...	5,45	5,45	13
	Central Provinces and Berar.														
85	Nagpur Central Bank	1922-23	70	17	22	1,09	6,40	...	41	...	6,81	...	6,63	6,63	1
		1923-24	72	20	27	1,19	5,55	11	46	...	6,12	...	5,92	5,92	1
		1924-25	73	22	30	1,25	5,45	...	52	...	5,97	...	5,81	5,81	1
		1925-26	75	24	37	1,36	4,97	...	63	...	5,60	...	5,50	5,50	1
86	Bhandara Central Bank.	1921-22	52	6	10	68	1,61	...	30	...	1,93	38	2,11	2,49	3
		1922-23	52	11	20	83	1,45	...	38	...	1,83	...	2,23	2,23	8
		1923-24	51	12	31	94	89	...	43	...	1,32	...	1,64	1,64	5
		1924-25	50	13	32	95	87	...	47	...	1,34	...	1,46	1,46	4
		1925-26	48	14	43	1,05	82	...	56	...	1,38	...	1,49	1,49	6
87	Balaghat Central Bank	1921-22	89	44	16	1,49	2,62	49	1,12	4	4,27	6	5,30	5,36	4
		1922-23	89	51	19	1,59	3,18	2	1,25	...	4,45	3	5,45	5,48	5
		1923-24	89	52	91	2,32	2,93	...	1,40	2	4,35	1	5,00	5,01	10
		1924-25	89	53	1,25	2,67	2,23	...	1,50	...	3,73	1	4,56	4,57	7
		1925-26	89	60	1,33	2,82	1,93	...	1,69	...	3,62	4	4,56	4,60	4
88	Sihora Central Bank	1921-22	76	23	21	1,20	2,40	1,75	1,16	...	5,31	1	5,20	5,21	27
		1922-23	78	30	29	1,37	3,46	45	1,41	2	5,34	1	5,42	5,43	5
		1923-24	78	35	39	1,52	2,75	71	1,50	3	4,99	...	4,75	4,75	21
		1924-25	73	36	47	1,56	2,22	75	1,56	...	4,53	1	3,99	4,00	9
		1925-26	70	40	48	1,58	2,23	1,36	1,68	...	5,27	3	4,40	4,43	26
89	Hoshangabad Central Bank.	1922-23	70	17	27	1,14	3,49	5	68	...	4,22	2	4,18	4,20	23
		1923-24	70	20	42	1,32	3,36	15	77	...	4,28	6	4,07	4,13	10
		1924-25	69	22	50	1,41	2,82	18	86	...	3,86	10	3,89	3,99	4
		1925-26	66	25	57	1,48	2,79	26	96	...	4,01	9	3,69	3,78	17
90	Betul Central Bank	1921-22	84	17	25	1,26	1,97	1,36	80	19	4,32	1	4,73	4,74	15
		1922-23	84	19	50	1,53	1,69	1,04	1,02	...	3,75	2	4,16	4,18	8
		1923-24	84	20	50	1,54	1,42	1,19	1,16	...	3,77	3	4,32	4,35	12
		1924-25	84	20	50	1,54	1,45	78	1,24	...	3,47	3	3,97	4,00	12
		1925-26	80	23	53	1,56	1,53	80	1,31	...	3,64	4	4,07	4,11	13
91	Nimar Central Bank	1921-22	93	7	6	1,06	1,02	2,04	49	1	3,56	...	4,72	4,72	2
		1922-23	94	8	39	1,41	1,25	1,21	66	...	3,12	...	4,06	4,06	7
		1923-24	93	8	55	1,56	1,35	88	77	...	3,00	...	3,82	3,82	6
		1924-25	92	8	69	1,69	98	93	83	...	2,74	...	3,44	3,44	3
		1925-26	93	9	68	1,70	80	1,66	91	...	3,37	...	4,03	4,03	7

* Returns not received

No. 14.—CAPITAL, RESERVE, DEPOSITS, LOANS AND CASH OF THE INDIAN CO-OPERATIVE BANKS DURING THE PAST FIVE YEARS—*concld.*

Class B.—Banks having capital and reserve over ₹1 lakh and less than ₹5 lakhs—*concld.*

No.	Name of Bank	Year	Capital and Reserve				Deposits and Loans from					Loans due by			Cash in hand and Bank
			Paid-up Share Capital	Reserve Fund under Sec. 33 of Act II of 1912	Other Funds	Total	Non-members and members in individual capacity	Provincial and Central Banks	Societies	Government	Total received	Member (individual)	Banks and Societies	Total outstanding	
			₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
	Central Provinces and Berar—contd.														
92	Narsinghpur Central Bank.	1922-23	70	14	17	1,01	2,36	6	60	...	3,02	...	3,29	3,29	9
		1923-24	70	17	25	1,12	2,56	11	72	...	3,39	...	3,26	3,26	11
		1924-25	67	21	25	1,13	2,47	...	75	...	3,22	...	3,01	3,01	13
		1925-26	62	23	28	1,13	2,67	...	80	...	3,47	...	3,18	3,18	14
93	Chhindwara Central Bank.	1922-23	69	12	35	1,16	2,37	1,11	56	...	4,04	2	4,35	4,37	4
		1923-24	69	12	57	1,38	2,40	78	64	...	3,82	2	4,20	4,22	...
		1924-25	70	12	63	1,45	1,97	78	72	...	3,47	...	3,87	3,87	10
		1925-26	69	13	72	1,54	1,97	56	85	...	3,38	1	3,70	3,71	22
94	Raipur Central Bank	1921-22	1,17	15	15	1,47	4,13	...	48	...	4,61	...	5,51	5,51	21
		1922-23	1,17	22	18	1,57	3,84	...	58	...	4,42	...	4,81	4,81	17
		1923-24	1,15	23	38	1,76	3,49	5	64	...	4,18	...	4,35	4,35	27
		1924-25	1,13	24	38	1,75	3,13	...	69	3	3,85	...	4,21	4,21	10
		1925-26	1,09	28	38	1,75	2,57	...	80	1	3,38	...	3,82	3,82	11
95	Amraoti Central Bank	1921-22	1,12	21	36	1,69	12,02	...	70	1	12,73	...	11,00	11,00	48
		1922-23	1,21	31	58	2,10	14,94	...	94	1	15,89	1	13,22	13,23	48
		1923-24	1,26	38	68	2,32	17,17	...	1,30	8	18,55	1	11,62	11,63	58
		1924-25	1,37	52	76	2,65	19,06	...	1,64	...	20,70	1	14,78	14,79	12
		1925-26	1,41	61	97	2,99	20,23	1,06	2,05	...	23,34	2	17,32	17,34	6
96	Akola Central Bank	1921-22	1,03	24	45	1,72	11,73	94	1,01	...	13,68	19	9,90	10,09	...
		1922-23	1,06	35	63	2,04	13,50	89	1,34	...	15,73	...	11,46	11,46	...
		1923-24	1,10	45	87	2,42	13,29	65	1,83	...	15,77	...	9,80	9,80	2
		1924-25	1,22	52	92	2,66	15,60	2,09	2,11	...	19,80	...	14,38	14,38	2
		1925-26	1,29	66	1,18	3,13	17,10	3,03	2,48	...	22,61	1	17,83	17,84	2
97	Khamgaon Central Bank.	1922-23	63	17	24	1,04	2,43	1,79	79	...	5,01	...	5,38	5,38	4
		1923-24	63	20	24	1,07	3,01	62	90	...	4,53	4	4,14	4,18	14
		1924-25	65	23	27	1,15	3,11	1,54	98	...	5,63	4	5,17	5,21	11
		1925-26	72	26	27	1,25	3,09	3,04	1,17	...	7,30	2	6,71	6,73	12
98	Drug Central Bank	1923-24	74	10	37	1,21	81	2	64	1	1,48	...	1,95	1,95	11
		1924-25	74	11	37	1,22	52	...	70	...	1,22	...	1,60	1,60	2
		1925-26	75	22	46	1,43	53	...	70	...	1,23	1	1,63	1,64	3
99	Yeotmal Central Bank.	1923-24	69	17	24	1,10	5,63	1,05	62	...	7,30	4	5,70	5,74	2
		1924-25	76	22	25	1,23	5,78	2,71	82	...	9,31	14	7,37	7,51	6
		1925-26	80	26	31	1,37	6,30	3,70	1,10	...	11,10	2	9,27	9,29	2
100	Bilaspur Central Bank	1924-25	77	15	12	1,04	2,09	...	40	...	2,49	1	2,62	2,63	3
		1925-26	73	16	12	1,01	2,22	...	46	...	2 68	1	2,65	2,66	5
101	Mehkar Central Bank	1924-25	77	20	10	1,07	72	1,92	84	...	3,48	...	3,87	3,87	10
		1925-26	80	25	10	1,15	77	2,79	93	...	4,49	...	4,87	4,87	7
102	Saugor Central Bank	1925-26	50	21	31	1,02	1,60	5	55	...	2,20	1	2,24	2,25	7
	Ajmer-Merwara														
103	Ajmer Central Co-operative Bank, Ajmer.	1921-22	1,00	60	40	2,00	9,94	...	2	...	9,96	87	9,93	10,80	80
		1922-23	1,00	69	49	2,18	9,33	...	1	...	9,34	57	8,57	9,14	1,03
		1923-24	1,00	80	59	2,39	8,21	...	5	...	8,26	1,36	8,97	10,33	14
		1924-25	1,00	90	61	2,51	8,83	...	4	...	8,87	1,62	8,50	10,12	2
		1925-26	1,00	1,00	62	2,62	9,05	...	32	...	9,37	2,08	8,30	10,38	17
104	Beawar Central Co-operative Bank, Beawar.	1921-22	1,01	23	...	1,24	4,84	...	...	...	4,84	25	5,19	5,44	63
		1922-23	1,01	26	1	1,28	5,34	...	2	...	5,36	50	6,04	6,54	14
		1923-24	1,01	33	5	1,39	4,97	...	2	...	4,99	47	5,61	6.08	11
		1924-25	1,01	36	5	1,42	4,47	...	2	...	4,49	28	5,27	5 55	9
		1925-26	1,01	42	6	1,49	4,81	...	2	40	5,23	26	5,91	6,17	8

No. 15.—STATEMENT SHOWING FAILURES OF INDIAN JOINT STOCK BANKS FROM 1916 TO 1925

No.	——	Number of Companies	Capital			Date of Registration	Date of going into liquidation or final dissolution
			Authorised	Subscribed	Paid-up		
	1925		₹	₹	₹		
	BOMBAY						
1	Shree Malegaon Bank	...	5,00,000	...	...	29th November 1923	3rd January 1925
2	National Bank of Indore	...	5,00,000	...	...	29th March 1920	1st April 1925
	Total, Bombay	2	10,00,000	...	...		
	BENGAL.						
3	Bagirhat Commercial Bank	...	50,000	2,360	1,879	9th June 1922	21st July 1925
4	Bhanga Commercial Bank	...	2,00,000	...	...	11th August 1920	10th August 1925
5	Kushtia Union Bank	...	30,000	26,320	20,992	23rd May 1913	23rd August 1925
	Total, Bengal	3	2,80,000	28,680	22,871		
	UNITED PROVINCES						
6	Rupee Bank and Trades	...	5,00,000	25,555	22,408	25th June 1920	25th March 1925.
7	Lucknow Bank	...	5,00,000	1,460	1,460	29th May 1913	4th June 1925
8	Union Bank of Benares	...	1,00,000	...	...	6th January 1923. 15th September 1913	9th October 1925*
9	Lucknow Banking and Trading Co.	...	10,00,000	67,460	58,276	26th January 1921	4th December 1925§
	Total, United Provinces	4	21,00,000	94,475	82,144		
	PUNJAB						
10	Bahawalpur Bank	...	50,00,000	10,000	2,500	22nd February 1924	February 1925
11	Punjab and Bengal Bank	...	50,00,000	4,24,040	...	18th September 1923	4th June 1925
12	Akal Bank of India	...	5,00,000	...	...	10th July 1924	14th August 1925*
13	Model Bank of India	...	5,00,000	28,400	...	8th March 1924	15th November 1925
14	Guru Nanak Bank of India	...	5,00,000	50,400	...	23rd July 1924	11th October 1925
15	Bank of Northern India	...	5,00,000	3,05,700	1,68,280	9th September 1908	6th December 1925
	Total, Punjab	6	1,20,00,000	8,18,540	1,70,780		
	DELHI.						
16	Bank of Delhi	...	20,00,000	...	...	15th May 1924	22nd August 1925
	BURMA.						
17	Bank of Rangoon	...	16,00,000	16,00,000	16,00,000	6th December 1906	19th August 1925
	GRAND TOTAL, 1925	17	1,89,80,000	25,41,695	18,75,795		
	Totals 1924	18	6,30,30,925	26,46,370	11,33,623		
	Totals 1923	20	21,86,89,995	9,92,36,480	4,65,47,325		
	Totals 1922	15	10,15,55,000	27,25,744	3,29,991		
	Totals 1921	7	70,40,000	5,80,965	1,25,329		
	Totals 1920	3	10,40,000	7,67,700	7,24,717		
	Totals 1919	4	52,50,000	6,47,185	4,02,737		
	Totals 1918	7	2,09,49,970	4,85,651	1,46,185		
	Totals 1917	9	76,49,980	35,75,742	25,25,914		
	Totals 1916	13	2,30,90,000	20,89,877	4,22,901		

* Struck off § Wound up by court

No. 16.—TOTAL AMOUNT OF CHEQUES CLEARED FROM CLEARING HOUSES IN EACH YEAR FROM 1910 TO 1925

	Calcutta	Bombay	Madras	Karachi	Rangoon	Cawnpore	Lahore	Total
	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)
1910	2,22,38	1,66,52	21,15	7,53	47,65	...	...	4,65,23
1911	2,57,63	1,76,05	20,99	7,50	53,99	...	...	5,16,16
1912	2,88,31	2,05,56	21,37	11,46	60,43	...	...	5,87,13
1913	3,33,02	2,19,30	23,56	12,49	61,98	...	...	6,50,35
1914	2,80,31	1,73,03	21,36	13,14	49,89	...	...	5,37,73
1915	3,22,67	1,66,88	19,22	13,66	40,69	...	...	5,63,12
1916	4,80,17	2,40,51	24,95	15,03	48,53	...	...	8,09,19
1917	4,71,93	3,36,54	22,84	20,27	49,66	...	...	9,01,24
1918	7,44,17	5,33,62	24,56	24,29	69,27	...	...	13,95,91
1919	9,02,49	7,58,32	30,13	22,19	88,37	...	...	18,01,50
1920	15,33,89	13,93,94	77,17	31,88	1,07,79	4,51*	...	31,49,18
1921	9,16,72	8,97,01	39,10	35,79	1,18,75	8,80	5,65†	20,21,82
1922	9,44,26	8,63,76	42,79	32,37	1,23,17	8,24	8,10	20,22,69
1923	8,91,49	7,45,53	53,80	40,48	1,31,33	6,81	6,75	18,76,19
1924	9,22,49	6,29,33	55,06	44,58	1,14,60	5,74	5,48	17,77,28
1925	10,18,33	5,15,05	57,98	41,19	1,24,84	5,80	6,73	17,60,92

* The Clearing House at Cawnpore was opened in July, 1920
† The Lahore Clearing House was opened in April, 1921

APPENDIX I

Banks and their Branches and Agencies in the Principal Towns of India

Town	Province	Name of Bank	
A			
Abbottabad	N.-W. Frontier Province	Imperial Bank of India	...
,,	,, ,,	Punjab Co-operative Bank	...
Absikera	Mysore	Bank of Mysore	Sub-Agency.
Agra	United Provinces	Benares Bank	...
,,	,, ,,	Bhargava Commercial Bank	...
,,	,, ,,	Imperial Bank of India	...
,,	,, ,,	Muslim Bank of India	...
Ahmedabad	Bombay	Bank of Baroda	...
,,	,,	Bank of India	...
,,	,,	Central Bank of India	...
,,	,,	Imperial Bank of India	Two branches.
,,	,,	Industrial Bank of Western India	Head Office and two branches.
Ahmednagar	,,	Imperial Bank of India	...
Ajmer	Ajmer-Merwara	Imperial Bank of India	...
Akola	Central Provinces	Imperial Bank of India	...
Akyab	Lower Burma	Imperial Bank of India	...
,,	,, ,,	U. Rai Gyaw Thoo & Co.	Head Office.
Aligarh	United Provinces	Imperial Bank of India	One branch and one pay office.
Allahabad	,, ,,	Ajodhia Bank	Agency.
,,	,, ,,	Allahabad Bank	One branch and one sub-agency.
,,	,, ,,	Punjab National Bank	...
,,	,, ,,	Benares Bank	Agency.
,,	,, ,,	Imperial Bank of India	...
Alleppey	Travancore, Madras	Imperial Bank of India	...
,,	,, ,,	Nedungadi Bank	...
,,	,, ,,	Travancore National Bank	.
Almora	United Provinces	Punjab Industrial Bank	...
Ambala	Punjab	Imperial Bank of India	Two branches.
,,	,,	Punjab National Bank	Two branches.
,,	,,	Simla Banking and Industrial Company	...
Aminabad	United Provinces	Central Bank of India	...
,,	,,	Allahabad Bank	Sub-Agency.
Amraoti	Berar	Imperial Bank of India	...
Amreli	Baroda	Bank of Baroda	
,,	,,	Agricultural Bank of India	Sub-agency.
Amritsar	Punjab	Allahabad Bank	Head Office.
,,	,,	Benares Bank	Sub-Agency.
,,	,,	Central Bank of India	
,,	,,	Chartered Bank of India, Australia and China	...
,,	,,	Frontier Bank	Agency.
,,	,,	Imperial Bank of India	...
,,	,,	Lyallpur Bank	Agency.
,,	,,	Muslim Bank of India	...
,,	,,	Bank of Nanumal Naraindas & Co.	...
,,	,,	National Bank of India	...
,,	,,	Punjab and Kashmir Bank	...
,,	,,	Punjab Co-operative Bank	Head Office.
,,	,,	Punjab National Bank	...
,,	,,	Punjab and Sind Bank	Head Office.
Anarkali	Punjab	Punjab Co-operative Bank	..
Arrah	Bihar and Orissa	Bank of Bihar	...
Asansol	Bengal	Central Bank of India	...
,,	,,	Imperial Bank of India	...
B			
Badagara	Madras	Nedungadi Bank	...
Bagalkot	Bombay	Union Bank of Bijapur and Sholapur	...
Bangalore	Mysore	Bangalore Bank	Head Office and one branch.
,,	,,	Bangalore Union Bank	Head Office.
,,	,,	Bangalore Mercantile Bank	Head Office.
,,	,,	Bank of Mysore	Head Office and one branch.
,,	,,	Imperial Bank of India	...
,,	,,	Mysore Industrial Bank	Head Office and one branch.
Bankipore	Bihar and Orissa	Bank of Behar	Head Office.
,,	,, ,,	Benares Bank	Agency.
Bannu	N.-W. Frontier Province	Frontier Bank	..
,,	,, ,,	Lyallpur Bank	...
Bareilly	United Provinces	Allahabad Bank	...
,,	,, ,,	Benares Bank	Agency.
,,	,, ,,	Imperial Bank of India	...
Barisal	Bengal	Barisal Bank	Head Office.
Baroda	Baroda	Bank of Baroda	Head Office.
Bassein	Burma	Imperial Bank of India	...
Basti	United Provinces	Mufassil Bank	...
Bellary	Madras	Imperial Bank of India	...
Benares	United Provinces	Ajodhia Bank	Agency.

APPENDIX I—*continued*

Banks and their Branches and Agencies in the Principal Towns of India—continued

Town	Province	Name of Bank	
B—*contd.*			
Benares	United Provinces	Allahabad Bank	Sub-Agency.
,,	,, ,,	Bank of Behar	...
,,	,, ,,	Imperial Bank of India	...
,,	,, ,,	Benares Bank	Head Office.
Berhampore (Ganjam)	Madras	Imperial Bank of India	...
Bezwada	,,	Imperial Bank of India	...
Bhagalpore	Bihar and Orissa	Benares Bank	...
,,	,,	Imperial Bank of India	...
Bhavnagar	Bombay	Bank of Baroda	...
Bhera	Punjab	Lyallpur Bank	...
,,	,,	Punjab and Kashmir Bank	...
Bhilsa	Gwalior State	Imperial Bank of India	Sub-Agency.
Bhind	,,	Imperial Bank of India	Sub-Agency.
Bhopal	Central India	Bharat National Bank	...
,,	,,	Imperial Bank of India	...
Bijapur	Bombay	Union Bank of Bijapur and Sholapur	Head Office.
Bogale	Burma	Dawsons Bank	...
Bogra	Bengal	Panchbibi Industrial Bank	Head Office.
Bombay	Bombay	Ajodhia Bank	Agency.
,,	,,	Allahabad Bank	...
,,	,,	American Express Company Incorporated	...
,,	,,	Banco Nacional Ultramarino	...
,,	,,	Bank of Baroda	...
,,	,,	Bank of India	Head Office.
,,	,,	Bank of Morvi	...
,,	,,	Bank of Nanumal Naraindas & Co.	...
,,	,,	Bank of Taiwan	...
,,	,,	Benares Bank	Agency.
,,	,,	Bombay Merchants' Bank	Head Office.
,,	,,	Bank of Morvi	Head Office.
,,	,,	Central Bank of India	Head Office and four branches.
,,	,,	Chartered Bank of India, Australia, and China	...
,,	,,	Comptoir National d'Escompte de Paris	...
,,	,,	Eastern Bank	...
,,	,,	Frontier Bank	Agency.
,,	,,	Hongkong and Shanghai Banking Corporation	...
,,	,,	Imperial Bank of India	Local Head Office and three branches.
,,	,,	Imperial Bank of Persia	...
,,	,,	Industrial Bank of Western India	...
,,	,,	International Banking Corporation	...
,,	,,	Karachi Bank	...
,,	,,	Lloyds Bank	...
,,	,,	Lyallpur Bank	Agency.
,,	,,	Mercantile Bank of India	...
,,	,,	National Bank of India	...
,,	,,	Nederlandsche Handel-Maatschappij	...
,,	,,	Nederlandsch Indische Handelsbank	...
,,	,,	P. & O. Banking Corporation	...
,,	,,	Punjab National Bank	...
,,	,,	Shilotri Bank	Head Office.
,,	,,	Sumitomo Bank	...
,,	,,	Union Bank of India	Head Office and one branch.
,,	,,	Yokohama Specie Bank	...
Broach	,,	Imperial Bank of India	,,
Bulandshahr	United Provinces	Imperial Bank of India	...
C			
Calcutta	Bengal	Ajodhia Bank	Agency.
,,	,,	Allahabad Bank	Head Office.
,,	,,	American Express Company Incorporated	...
,,	,,	Bank of India	...
,,	,,	Bank of Taiwan	...
,,	,,	Benares Bank	Agency.
,,	,,	Bengal National Bank	Head Office.
,,	,,	Bhowanipore Banking Corporation	Head Office.
,,	,,	Central Bank of India	Two branches.
,,	,,	Chartered Bank of India, Australia, and China	...
,,	,,	Co-operative Hindusthan Bank	Head Office.
,,	,,	Eastern Bank	...
,,	,,	Frontier Bank	Agency.
,,	,,	Hindustan Bank	...
,,	,,	Hongkong and Shanghai Banking Corporation	...
,,	,,	Imperial Bank of India	Local Head Office and three branches.
,,	,,	Indian Industrial Bank	Head Office.
,,	,,	International Banking Corporation	,,
,,	,,	Karnani Industrial Bank	Head Office.

APPENDIX I—*continued*

Banks and their Branches and Agencies in the Principal Towns of India—continued

Town	Province	Name of Bank	
C—*contd.*			
Calcutta	Bengal	Lloyds Bank	Two Offices.
,,	,,	Luxmi Industrial Bank	Head Office.
,,	,,	Lyallpur Bank	Agency.
,,	,,	Mahajan Banking and Trading Co.	Head Office.
,,	,,	Mercantile Bank of India	...
,,	,,	National Bank of India	...
,,	,,	Nederlandsche Handel-Maatschappij	...
,,	,,	Nederlandsch Indische Handelsbank	...
,,	,,	Oriental Bank	Head Office.
,,	,,	P. & O. Banking Corporation	...
,,	,,	Punjab National Bank	...
,,	,,	Yokohama Specie Bank	...
Calicut	Madras	Calicut Bank	Head Office.
,,	,,	ImperialBank of India	...
,,	,,	Nedungadi Bank	Head Office and one branch.
Cannanore	,,	Cannanore Bank	Head Office.
,,	,,	Nedungadi Bank	...
Cawnpore	United Provinces	Ajodhia Bank	Agency.
,,	,, ,,	Allahabad Bank	One branch and one Sub-Agency.
,,	,, ,,	Benares Bank	Agency.
,,	,, ,,	Central Bank of India	...
,,	,, ,,	Chartered Bank of India, Australia, and China	...
,,	,, ,,	Imperial Bank of India	...
,,	,, ,,	Kanyakubja Bank of India	Head Office.
,,	,, ,,	National Bank of India	...
,,	,, ,,	Oudh Commercial Bank	...
,,	,, ,,	Punjab National Bank	...
,,	,, ,,	Unao Commercial Bank	...
Chandausi	,, ,,	Allahabad Bank	Sub-Agency.
,,	,, ,,	Benares Bank	Agency.
,,	,, ,,	Central Bank of India	...
,,	,, ,,	Imperial Bank of India	Sub-branch.
Chandpur	Bengal	Imperial Bank of India	...
Channapatna	Mysore	Bank of Mysore	...
Chapra	Bihar and Orissa	Bank of Behar	...
,,	,,	Imperial Bank of India	...
Chatmohor (Pabna)	Bengal	Mahajan Banking and Trading Co.	...
Chickmugalur	Mysore	Bank of Mysore	...
Chiniot	Punjab	Lyallpur Bank	...
Chittagong	Bengal	Imperial Bank of India	...
,,	,,	Mohaluxmi Bank	Head Office.
,,	,,	National Bank of India	...
Chowghat	Madras	Nedungadi Bank	...
Cocanada	,,	Imperial Bank of India	...
Cochin	,,	Calicut Bank	...
,,	,,	Imperial Bank of India	...
,,	,,	Indian Bank	...
,,	,,	National Bank of India	...
,,	,,	Nedungadi Bank	...
Coimbatore	,,	Coimbatore Union Bank	Head Office.
,,	,,	Coimbatore Town Bank	Head Office.
,,	,,	Imperial Bank of India	...
,,	,,	Peelmadu Radha Krishna Bank	...
Conjeeveram	,,	Imperial Bank of India	...
Coondapoor	,,	Canara Banking Corporation	...
Cooch Behar	Bengal	Cooch Behar Bank	Head Office.
Cuddalore	Madras	Imperial Bank of India	...
Cuddapah	,,	Imperial Bank of India	...
Cuttack	Bihar and Orissa	Imperial Bank of India	...
D			
Dabhoi	Baroda	Bank of Baroda	...
Dacca	Bengal	Imperial Bank of India	...
,,	,,	Bank of Dacca	Head Office.
Dalhousie	Punjab	Imperial Bank of India	...
Daltongunj	Bihar and Orissa	Chota Nagpur Banking Association	...
Darbhanga	,, ,,	Darbhanga Bank	Head Office.
,,	,, ,,	Imperial Bank of India	...
Darjeeling	Bengal	Imperial Bank of India	...
Davangere	Mysore	Bank of Mysore	...
Dedaye	Burma	Dawsons Bank	...
Dehra Dun	United Provinces	Allahabad Bank	...
,,	,,	Imperial Bank of India	...
Dera Ghazi Khan	N.-W. Frontier Province	Frontier Bank	...
Dera Ismail Khan	,, ,, ,,	Frontier Bank	Head Office and one branch.
,, ,,	,, ,, ,,	Lyallpur Bank	Branch.
,, ,,	,, ,, ,,	Punjab National Bank	,,
Delhi	Delhi	Allahabad Bank	...
,,	,,	Bank of Nanumal Naraindas & Co.	...

APPENDIX I—*continued*

Banks and their Branches and Agencies in the Principal Towns of India—continued

Town	Province	Name of Bank	
D—*contd.*			
Delhi	Delhi	Benares Bank	Agency.
,,	,,	Bharat National Bank	Head Office.
,,	,,	Central Bank of India	...
,,	,,	Chartered Bank of India, Australia, and China	...
,,	,,	Frontier Bank	Agency.
,,	,,	Imperial Bank of India	...
,,	,,	Lloyds Bank	Agency.
,,	,,	Lyallpur Bank	Agency.
,,	,,	Mercantile Bank of India	...
,,	,,	Muslim Bank of India	...
,,	,,	National Bank of India	...
,,	,,	Punjab National Bank	...
Dhanbad	Bihar and Orissa	Chota Nagpur Banking Association	...
,,	,,	Imperial Bank of India	...
Dharwar	Bombay	Dharwar Bank	Head Office.
Dhulia	,,	Imperial Bank of India	...
Dibrugarh	Assam	Imperial Bank of India	...
E			
Ellore	Madras	Imperial Bank of India	...
Ernakulam	,,	Nedungadi Bank	...
Erode	,,	Erode Bank	Head Office.
,,	,,	Imperial Bank of India	...
Etawah	United Provinces	Allahabad Bank	Sub-Agency.
,,	,,	Imperial Bank of India	...
F			
Farrukhabad	United Provinces	Imperial Bank of India	...
Fazilka	Punjab	Bank of Nanumal Naraindas & Co.	...
Ferozepore	,,	Imperial Bank of India	...
,,	,,	Punjab National Bank	...
Fyzabad	United Provinces	Ajodhia Bank	Head Office.
,,	,, ,,	Allahabad Bank	Sub-Agency.
,,	,,	Benares Bank	...
,,	,, ,,	Imperial Bank of India	...
,,	,, ,,	Oudh Commercial Bank	Head Office.
G			
Gadag	Bombay	Dharwar Bank	...
Gaya	Bihar and Orissa	Bank of Behar	...
,,	,,	Imperial Bank of India	...
Girgaum	Bombay	Shilotri Bank	...
Giridih	Bihar and Orissa	Chota Nagpur Banking Association	...
Godhra	Bombay	Imperial Bank of India	...
Gojra	Punjab	Punjab National Bank	...
,,	,,	Imperial Bank of India	...
Gorakhpur	United Provinces	Allahabad Bank	...
,,	,, ,,	Benares Bank	Agency.
,,	,, ,,	Imperial Bank of India	...
,,	,, ,,	Mufassil Bank	Head Office.
Gujarkhan	Punjab	Punjab and Kashmir Bank	...
Gujranwala	,,	Agricultural Bank of India	...
,,	,,	Imperial Bank of India	...
,,	,,	Punjab National Bank	...
,,	,,	Punjab and Sind Bank	...
Gujrat	,,	Lyallpur Bank	...
Gulmarg	Kashmir	Imperial Bank of India	Sub-Agency.
,,	,,	Lloyds Bank	...
Guna	Gwalior State	Imperial Bank of India	Sub-Agency.
Guntur	Madras	Imperial Bank of India	...
,,	,,	Raikut Industrial Bank	...
Gwalior	Gwalior State	Imperial Bank of India	...
H			
Hafizabad	Punjab	Punjab National Bank	...
Hajiganj	Bengal	Bengal Traders Bank	Head Office.
Hapur	United Provinces	Allahabad Bank	Sub-Agency.
,,	,, ,,	Byopar Sahayak Bank	...
,,	,, ,,	Central Bank of India	...
,,	,, ,,	Imperial Bank of India	...
,,	,, ,,	Punjab National Bank	...
Hathras	,, ,,	Allahabad Bank	Sub-Agency.
,,	,, ,,	Benares Bank	Agency.
,,	,, ,,	Imperial Bank of India	...
Hazaribagh	Bihar and Orissa	Chota Nagpur Banking Association	Head Office.
Hoshiarpur	Punjab	Bari Doab Bank	...
,,	,,	Punjab National Bank	...
,,	,,	Simla Banking and Industrial Co.	...
Howrah	Bengal	Mercantile Bank of India	...
,,	,,	Imperial Bank of India	...
Hubli	Bombay	Dharwar Bank	...
,,	,,	Imperial Bank of India	...

APPENDIX I—*continued*

Banks and their Branches and Agencies in the Principal Towns of India—continued

Town	Province	Name of Bank	
H—*contd.*			
Hyderabad (Deccan)	Hyderabad	Central Bank of India	...
,, ,,	,,	Imperial Bank of India	...
,, (Sind)	Sind	Bank of Nanumal Narayandas & Co.	...
,,	,,	Imperial Bank of India	...
,,	,,	Karachi Bank	...
,,	,,	Punjab National Bank	...
I			
Indore	Central India	Imperial Bank of India	...
J			
Jaipur	Rajputana	Imperial Bank of India	...
Jalgaon	Bombay	Imperial Bank of India	...
Jalpaiguri	Bengal	Bengal Duars Bank	Head Office.
,,	,,	Imperial Bank of India	...
,,	,,	Jalpaiguri Banking and Trading Corporation	Head Office.
,,	,,	Jotedars' Banking and Trading Corporation	Head Office.
,,	,,	Planters' Bank	Head Office.
,,	,,	Raikut Industrial Bank	Head Office.
Jammu	Kashmir	Punjab National Bank	...
Jamshedpur	Bihar and Orissa	Imperial Bank of India	...
Jananwale	Punjab	Agricultural Bank of India	...
Jessore	Bengal	Jessore United Bank	Head Office.
Jhang—Maghiana	Punjab	Lyallpur Bank	...
,,	,,	Punjab National Bank	...
Jhansi	United Provinces	Allahabad Bank	...
,,	,, ,,	Benares Bank	Agency.
,,	,, ,,	Imperial Bank of India	...
Jharia	Bihar and Orissa	Central Bank of India	...
,,	,, ,,	Imperial Bank of India	Sub-Agency.
Jhelum	Punjab	Punjab National Bank	...
,,	,,	Punjab and Kashmir Bank	...
Jubbulpore	Central Provinces	Allahabad Bank	...
,,	,,	Benares Bank	Agency.
,,	,,	Bhargava Commercial Bank	Head Office.
,,	,,	Imperial Bank of India	...
Jullundur	Punjab	Imperial Bank of India	One branch and one pay office.
,,	,,	Punjab National Bank	...
,,	,,	Punjab Co-operative Bank	...
K			
Kadi	Baroda	Bank of Baroda	...
Kalol	,,	,,	...
Kamakalu	Burma	Dawsons Bank	...
Karachi	Sind	Bank of Nanumal Naraindas & Co.	...
,,	,,	Central Bank of India	...
,,	,,	Chartered Bank of India, Australia, and China	...
,,	,,	Eastern Bank	...
,,	,,	Frontier Bank	Agency.
,,	,,	Imperial Bank of India	...
,,	,,	Karachi Bank	Head Office
,,	,,	Lloyds Bank	...
,,	,,	Lyallpur Bank	Agency.
,,	,,	Mercantile Bank of India	...
,,	,,	National Bank of India	...
,,	,,	P. & O. Banking Corporation	...
,,	,,	Punjab National Bank	...
Karkala	Madras	Canara Bank	...
Kangyi	Burma	Dawsons Bank	...
Karjan	Baroda State	Bank of Baroda	...
,,	,,	Bank of Nanumal Naraindas & Co.	...
Karur	Madras	Karur Vysya Bank	Head Office.
Kasauli	Punjab	Imperial Bank of India	...
Kasur	Punjab	Central Bank of India	...
,,	,,	Imperial Bank of India	...
,,	,,	Punjab National Bank	...
Katni	Central Provinces	Imperial Bank of India	...
Khamgaon	Berar	Imperial Bank of India	...
Khandwa	Central Provinces	Imperial Bank of India	...
Khoksa	Bengal	Bengal Commercial Bank	Registered office.
Kishorgunj	,,	East Bengal Rural Bank	Head Office.
Kohat	North-West Frontier Province.	Frontier Bank	...
Kottakal	Madras	Kerala Bank	Head Office.
Kottayam	Travancore	Travancore National Bank	...
,,	,,	Travancore Commercial Bank	Head Office.
Kumbakonam	Madras	Imperial Bank of India	...
,,	,,	Kumbakonam Bank	Head Office.
,,	,,	Union Bank	Head Office.
Kushtia	Bengal	Bengal Commercial Bank	Head Office.
Kyaiklat	Burma	Dawsons Bank	...
Kyaikpi	,,	Dawsons Bank	...

APPENDIX I—*continued*

Banks and their Branches and Agencies in the Principal Towns of India—continued

Town	Province	Name of Bank	
L			
Lahore	Punjab	Ajodhia Bank	Agency.
,,	,,	Allahabad Bank	...
,,	,,	Bari Doab Bank	Head Office.
,,	,,	Bank of Nanumal Naraindas & Co.	...
,,	,,	Benares Bank	Agency.
,,	,,	Central Bank of India	Two branches.
,,	,,	Frontier Bank	...
,,	,,	Imperial Bank of India	...
,,	,,	Jain Bank of India	Head Office.
,,	,,	Lyallpur Bank	Agency.
,,	,,	Muslim Bank of India	Head Office.
,,	,,	National Bank of India	...
,,	,,	Punjab and Kashmir Bank	...
,,	,,	Punjab and Sind Bank	...
,,	,,	Punjab Co-operative Bank	Two branches.
,,	,,	Punjab National Bank	Head Office and one branch.
,,	,,	Simla Banking and Industrial Co.	...
,,	,,	Bank of Nanumal Naraindas & Co.	...
Larkana	Sind	Imperial Bank of India	...
,,	,,	Karachi Bank	...
Leiah	Punjab	Bank of Nanumal Naraindas & Co.	...
Lucknow	United Provinces	Ajodhia Bank	Agency.
,,	,, ,,	Allahabad Bank	One branch and Sub-agency.
,,	,, ,,	Benares Bank	Agency.
,,	,, ,,	Central Bank of India	Two branches.
,,	,, ,,	Hindustani Industrial Bank	Head Office.
,,	,, ,,	Imperial Bank of India	...
,,	,, ,,	Rupee Bank and Trades	Head Office.
Ludhiana	Punjab	Imperial Bank of India	...
,,	,,	Punjab National Bank	...
,,	,,	Simla Banking and Industrial Co.	...
Lyallpur	,,	Allahabad Bank	Sub-Agency.
,,	,,	Central Bank of India	...
,,	,,	Colony Bank	Head Office.
,,	,,	Imperial Bank of India	...
,,	,,	Lyallpur Bank	Head Office and one branch.
,,	,,	Punjab National Bank	...
,,	,,	Punjab and Sind Bank	...
,,	,,	Punjab Zimindars' Bank	Head Office.
M			
Madaripur	Bengal	Madaripur Commercial Bank	Head Office.
Madras	Madras	Benares Bank	Agency.
,,	,,	Central Bank of India	...
,,	,,	Chartered Bank of India, Australia, and China	...
,,	,,	Eastern Bank	...
,,	,,	Imperial Bank of India	Local Head Office and one branch.
,,	,,	Indian Bank	Head Office and three branches.
,,	,,	Mercantile Bank of India	...
,,	,,	National Bank of India	...
,,	,,	Nedungadi Bank	...
,,	,,	P. & O. Banking Corporation	...
,,	,,	Raikut Industrial Bank	...
Madura	,,	Imperial Bank of India	...
,,	,,	Indian Bank	...
Maharajgunj	Kashmir	Punjab and Kashmir Bank	...
Mandalay	Upper Burma	Imperial Bank of India	One branch and one sub-branch.
,,	,, ,,	National Bank of India	...
Mandvi	Bombay	Shilotri Bank	...
Mangalore	Madras	Imperial Bank of India	...
,,	,,	Canara Bank	Head Office.
,,	,,	Nedungadi Bank	...
Mankada	,,	Mankada Bank	Head Office.
Margao	Goa	Banco Nacional Ultramarino	...
Maubin	Burma	Dawsons Bank	...
Masulipatam	Madras	Imperial Bank of India	...
,,	,,	Andhra Bank	...
Maymyo	Burma	Bank of Upper Burma	Head Office and one branch.
Meerut	United Provinces	Allahabad Bank	...
,,	,, ,,	Benares Bank	Agency.
,,	,, ,,	Byopar Sahayak Bank	Head Office.
,,	,, ,,	Imperial Bank of India	One branch and one sub-branch.
,,	,, ,,	Meerut Bank Co.	Head Office.
,,	,, ,,	Punjab National Bank	...

APPENDIX I—*continued.*

Banks and their Branches and Agencies in the Principal Towns of India—continued

Town	Province	Name of Bank.	
M—*contd.*			
Mehsana	Baroda	Bank of Baroda	...
Mianwali	Punjab	Lyallpur Bank	...
Mirzapur	United Provinces	Imperial Bank of India	...
Montgomery	" "	Imperial Bank of India	...
"	" "	Punjab National Bank	...
Moradabad	" "	Allahabad Bank	Sub-Agency.
"	" "	Benares Bank	Agency.
"	" "	Imperial Bank of India	...
Mormugao	Goa	Banco Nacional Ultramarino	...
Morvi	Bombay	Bank of Morvi	Head Office.
Motihari	Bihar and Orissa	Bank of Behar	...
Moulmein	Lower Burma	Imperial Bank of India	...
Moulmeingyun	Burma	Dawsons Bank	...
Mullasherry	Madras	Calicut Bank	...
Multan	Punjab	Frontier Bank	Agency.
"	"	Imperial Bank of India	...
"	"	Punjab National Bank	...
Murree	"	Bank of Northern India	Sub-office.
"	"	Imperial Bank of India	...
"	"	Lloyds Bank	...
Mussooree	United Provinces	Allahabad Bank	...
"	" "	Benares Bank	...
"	" "	Imperial Bank of India	...
Muttra	" "	Allahabad Bank	Sub-Agency.
"	" "	Imperial Bank of India	...
Muzaffargarh	Punjab	Lyallpur Bank	...
Muzaffarnagar	United Provinces	Imperial Bank of India	...
Muzaffarpur	Bihar and Orissa	Benares Bank	...
"	" "	Imperial Bank of India	...
Myingyan	Burma	Imperial Bank of India	
Mymensingh	Bengal	Imperial Bank of India	...
"	"	Bank of Dacca	...
Mysore	Mysore	Bank of Mysore	...
N			
Nadiad	Bombay	Imperial Bank of India	...
Nagpur	Central Provinces	Allahabad Bank	...
"	" "	Imperial Bank of India	...
Naini Tal	United Provinces	Allahabad Bank	...
"	" "	Benares Bank	Agency.
"	" "	Imperial Bank of India	...
Nandyal	Madras	Imperial Bank of India	...
Naogaon	Bengal	Naogaon Town Bank	Head Office.
Naraingunge	"	Imperial Bank of India	Sub-branch.
Nasik	Bombay	Imperial Bank of India	...
Nator (Rajshahi)	Bengal	Oriental Bank	...
Navsari	Baroda	Bank of Baroda	...
Negapatam	Madras	Imperial Bank of India	...
Nellore	"	Imperial Bank of India	
Nova Goa	Goa	Banco Nacional Ultramarino	...
Nowshera	N.-W. Frontier Province	Imperial Bank of India	...
Nyamti	Mysore	Bank of Mysore	Sub-Agency.
O			
Okara	Punjab	Punjab National Bank	...
Ootacamund	Madras	Imperial Bank of India	...
Ottapalam	"	Nedungadi Bank	
Ooregaum	Mysore	Bank of Mysore	...
P			
Palghat	Madras	Calicut Bank	...
"	"	Nedungadi Bank	...
Pallipuram (Malabar)	"	Namboodiri Bank	Head Office.
Parbhani	Hyderabad	Imperial Bank of India	Sub-Agency.
Patan	Baroda	Bank of Baroda	
Patiala	Punjab	Bharat National Bank	...
"	"	Punjab National Bank	...
Patna	Bihar and Orissa	Allahabad Bank	...
"	" "	Benares Bank	Agency.
"	" "	Imperial Bank of India	...
Pattambi	Madras	Namboodiri Bank	Head Office.
Peelamedu	"	Peelamedu Radha Krishna Bank	Head Office.
Peshawar	N.-W. Frontier Province	Frontier Bank	Agency.
"	" " "	Imperial Bank of India	One branch and one Sub-Agency.
"	" " "	Punjab Co-operative Bank	...
"	" " "	Punjab National Bank	Two branches.
Petlad	Baroda	Bank of Baroda	..
Ponnani	Madras	Nedungadi Bank	...
Poona	Bombay	Imperial Bank of India	One branch and a Sub-Agency.

APPENDIX I—*continued*

Banks and their Branches and Agencies in the Principal Towns of India—continued

Town	Province	Name of Bank	
P—*contd.*			
Poona	Bombay	Shilotri Bank	...
Purnea	Bengal	Imperial Bank of India	...
Purulia	Bihar and Orissa	Chota Nagpur Banking Association	...
Pyapon	Burma	Dawsons Bank	Head Office.
Q			
Quetta	Baluchistan	Imperial Bank of India	...
"	"	Punjab National Bank	...
R			
Rai Bareli	United Provinces	Allahabad Bank	Sub-Agency.
"	" "	Benares Bank	Agency.
Raipur	Central Provinces	Allahabad Bank	Sub-Agency.
"	" "	Imperial Bank of India	...
Raisina	Delhi	Imperial Bank of India	...
Rajamundry	Madras	Imperial Bank of India	...
Rajkot	Bombay	Imperial Bank of India	...
Rajshahi	Bengal	Rajshahi Banking and Trading Corporation	Head Office.
Ranchi	Bihar and Orissa	Chota Nagpur Banking Association	...
Rangoon	Burma	Allahabad Bank	...
"	"	Central Bank of India	...
"	"	Chartered Bank of India, Australia and China	...
"	"	Chinese Merited Banking Company	Head Office.
"	"	Dawsons Bank	...
"	"	Hongkong and Shanghai Banking Corporation.	...
"	"	Imperial Bank of India	...
"	"	International Banking Corporation	...
"	"	Lloyds Bank	...
"	"	Mercantile Bank of India	...
"	"	National Bank of India	...
"	"	Nederlandsche Handel-Maatschappij	...
"	"	Northern Bengal Industrial Bank	Head Office.
"	"	Yokohama Specie Bank	...
Rangpur	Bengal	Imperial Bank of India	...
"	"	Rangpur Bank	Head Office.
"	"	Zemindars' Bank	Head Office.
Rawalpindi	Punjab	Frontier Bank	Agency.
"	"	Imperial Bank of India	One branch and one sub-branch.
"	"	Lloyds Bank	...
"	"	Lyallpur Bank	Agency.
"	"	Punjab Co-operative Bank	...
"	"	Punjab National Bank	...
"	"	Punjab and Sind Bank	Two branches.
"	"	Punjab and Kashmir Bank	Head Office.
S			
Saharanpur	United Provinces	Benares Bank	
"	"	Imperial Bank of India	...
Saidpur	Bengal	Saidpur Commercial Bank	Head Office.
Salem	Madras	Imperial Bank of India	..
Sargodha	Punjab	Imperial Bank of India	...
"	"	Punjab National Bank	...
"	"	Union Banking and Commercial Association	Head Office.
Sasaram	Bihar and Orissa	Bank of Behar	
Secunderabad	Hyderabad	Imperial Bank of India	Sub-Agency.
"	"	Central Bank of India	...
Serajgunge	Bengal	Imperial Bank of India	...
Shahjahanpur	United Provinces	Allahabad Bank	Sub-Agency.
Shekhupura	Punjab	Agricultural Bank of India	...
Shikarpur	North Western Frontier Province.	Bank of Nanumal Naraindas	...
Shillong	Assam	Assam Industrial Bank	Head Office.
"	"	Imperial Bank of India	...
Shimoga	Mysore	Bank of Mysore	...
Shivpuri	Gwalior State	Imperial Bank of India	Sub-Agency.
Sholapur	Bombay	Imperial Bank of India	...
Sialkot	Punjab	Bharat National Bank	...
"	"	Imperial Bank of India	...
"	"	Punjab National Bank	...
Sidhpur	Baroda State	Bank of Baroda	...
Simla	Punjab	Imperial Bank of India	...
"	"	Benares Bank	Agency.
"	"	Lloyds Bank	...
"	"	Mercantile Bank of India	...
"	"	Punjab National Bank	...
"	"	Simla Banking and Industrial Company	Head Office.
Sitapur	United Provinces	Allahabad Bank	Sub-Agency.
Srinagar	Kashmir	Bharat National Bank	...
"	"	Imperial Bank of India	

APPENDIX I—*concluded.*

Banks and their Branches and Agencies in the Principal Towns of India—concluded.

Town.	Province.	Name of Bank.	
S—*contd*			
Srinagar	Kashmir	Lloyds Bank	...
,,	,,	Punjab National Bank	...
,,	,,	Punjab and Kashmir Bank	...
Sukkur	Sind	Punjab and Kashmir Bank	Two branches.
,,	,,	Imperial Bank of India	...
,,	,,	Bank of Nanumal Naraindas & Co.	Head Office.
Surat	Bombay	Bank of Baroda	...
,,	,,	Imperial Bank of India	...
,,	,,	Surat Industrial Bank	Head Office.
T			
Tanjore	Madras	Merchants' Bank	Head Office.
Tank	N.-W. Frontier Province	Frontier Bank	...
Tavoy	Lower Burma	Chartered Bank of India, Australia and China	...
Tellicherry	Madras	Calicut Bank	...
,,	,,	Imperial Bank of India	...
,,	,,	Nedungadi Bank	..
,,	,,	Tellicherry Bank	...
Tenkasi	,,	Sengunthar Bank	Head Office.
Tezpur	Assam	Tezpur Industrial Bank	Head Office.
Thana	Bombay	Imperial Bank of India	Head Office.
Thiruvegapura	Madras	Namboodiri Bank	Head Office.
Tinnevelly	,,	Imperial Bank of India	...
,,	,,	South India Bank	...
,,	,,	Tinnevelly Bank	Head Office
Tippera	Bengal	Bengal Traders' Bank	Head Office.
Tiptur	Mysore	Bank of Mysore	Head Office.
Tirthahalli	Mysore	Javali Family Bank	Head Office.
Tiruppur	Madras	Imperial Bank of India	...
Tirur	,,	Nedungadi Bank	...
Tiruvalla	Travancore (Madras)	Travancore National Bank	Head Office.
Trichinopoly	Madras	Imperial Bank of India	Head Office.
,,	,,	Trichinopoly Hindu Savings Bank	Head Office.
Trichur	,,	Nedungadi Bank	...
,,	,,	Imperial Bank of India	...
Trivandrum	Travancore, (Madras)	Imperial Bank of India	...
,,	,,	Nedungadi Bank	...
,,	,,	Travancore National Bank	...
Tumkur	Mysore	Bank of Mysore	...
Tuticorin	Madras	Imperial Bank of India	...
,,	,,	Nadar Bank	Head Office.
,,	,,	National Bank of India	...
,,	,,	South India Bank	...
U			
Udipi	Madras	Pangal Nayak Bank	Head Office.
,,	,,	Canara Banking Corporation	Head Office.
Ujjain	Gwalior State	Imperial Bank of India	...
Unao	United Provinces	Unao Commercial Bank	Head Office.
V			
Vellore	Madras	Imperial Bank of India	...
,,	,,	Vellore Commercial Bank	Head Office.
,,	,,	Vellore Mercantile Bank	Head Office.
Viramgaum	Bombay	Imperial Bank of India	...
Vizagapatam	,,	Imperial Bank of India	...
Vizianagram	,,	Imperial Bank of India	...
W			
Wakema	Burma	Dawson's Bank	...
Wardha	Central Provinces	Imperial Bank of India	...
Wazirabad	Punjab	Bharat National Bank	...
,,	,,	Punjab and Kashmir Bank	...
Woriur	Madras	Woriur Commercial Bank	Head Office.
Y			
Yeotmal	Berar	Imperial Bank of India	...
Z			
Zaveri Bazar	Bombay	Union Bank of India	...

APPENDIX II.

Names of London Offices, Agents or Correspondents of certain Banks and Firms (doing banking business) in India.

Name of Bank	London Office, Agent or Correspondent	Address
Imperial Bank of India	London Office	5, Whittington Avenue, E. C. 3.
Other Banks and kindred Firms.		
Allahabad Bank	National Provincial Bank	15, Bishopsgate, E. C. 2.
	P. & O. Banking Corporation	117-122, Leadenhall Street, E. C.
Bank of Morvi	National Provincial Bank (Holborn Circus Branch)	15, Bishopsgate, E. C. 2.
Central Bank of India	Lloyds Bank	71, Lombard Street, E. C. 3.
Grindlay & Co.	London Office	54, Parliament Street, S. W. 1.
Karnani Industrial Bank	Barclay's Bank	168, Fenchurch Street.
King's Branch (Calcutta)	Lloyds Bank	77, Lombard Street, E. C. 3.
,, (Bombay)		
Punjab National Bank	Midland Bank	5, Threadneedle Street, E. C. 2.
Simla Banking and Industrial Co.	Ditto	,, ,,
Union Bank of India	Westminster Bank	Bartholomew Lane, E. C. 2.
Bank of India	Ditto	,, ,,
Exchange Banks.		
American Express Co. Incorporated	London Office	62*a*, Lombard Street, E. C. 3.
Banco Nacional Ultramarino	Ditto	9, Bishopsgate, E. C. 2.
Bank of Taiwan	Ditto	Gresham House, 25, Old Broad Street, E. C. 2.
Chartered Bank of India, Australia and China.	Ditto	38, Bishopsgate, E. C. 2.
Comptoir National d'Escompte de Paris.	Ditto	8-13, King William Street, E. C. 4.
Eastern Bank	Ditto	2 and 3, Crosby Sq., E. C. 3.
Hongkong and Shanghai Banking Corporation.	Ditto	9, Gracechurch Street, E. C. 3.
Imperial Bank of Persia	Ditto	33-36, King William Street, E. C. 4.
International Banking Corporation	Ditto	36, Bishopsgate, E. C. 2.
Lloyds Bank	Ditto	77, Lombard Street, E. C. 3.
,, ,, (Cox's Branch)	Ditto	,, ,,
Mercantile Bank of India	Ditto	15, Gracechurch Street, E. C. 3.
National Bank of India	Ditto	26, Bishopsgate, E. C. 2.
Nederlandsche Handel-Maatschappij	National Provincial Bank	15, Bishopsgate, E. C. 2.
Nederlandsch Indische Handelsbank	London Representative	27, Old Broad Street, E. C. 2.
P. & O. Banking Corporation	London Office	117-122, Leadenhall Street, E. C. 3.
Sumitomo Bank	Ditto	67, Bishopsgate, E. C. 2.
Thomas Cook & Son (Bankers)	Ditto	Ludgate Circus, E. C. 4.
Yokohama Specie Bank	Ditto	7, Bishopsgate, E. C. 2.

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MGIPC—83—II-1-242—11-4-27—550.

THIRTEENTH ISSUE

DEPARTMENT OF COMMERCIAL INTELLIGENCE AND STATISTICS, INDIA

STATISTICAL TABLES

RELATING TO

BANKS IN INDIA

1926

Published by order of the Governor-General in Council

CALCUTTA: GOVERNMENT OF INDIA
CENTRAL PUBLICATION BRANCH
1928

[No. 2095]

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Prefatory Note.

The following short note explains some of the more important statistics in the appended tables. An account of the monetary position in India will be found in the Annual Report of the Controller of the Currency for the year 1926-27.

2. The banks dealt with in these tables are classified into (1) the Imperial Bank of India,* in which the old Presidency Banks of Bengal, Bombay and Madras were merged in January, 1921, (2) the Exchange Banks whose head offices are located outside India, (3) the Indian Joint-Stock Banks, registered under the Indian Companies Act, and (4) the Indian Co-operative Banks, registered under the Co-operative Societies Act, II of 1912.

3. Presidency Banks and the Imperial Bank of India (tables 1, 7, 8, 9, 10 and 11).—An examination of the statements of accounts of the Imperial Bank of India reveals the fact that as compared with 1925, Government or public deposits increased in 1926, while private deposits decreased. Cash balances showed an increase as compared with the preceding year. The table below summarises the capital, reserves, deposits, and cash balances of the three Presidency Banks regarded as one bank up to the year 1920 and of the Imperial Bank of India from 1921 :—

31st December	Capital	Reserve and Rest	Government or public Deposits	Private Deposits	Proportion per cent of Government Deposits (column 3) to		Cash balances
					Total capital and deposits (columns 1 to 4)	Private deposits (column 4)	
	1	2	3	4	5	6	7
	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	per cent	per cent	₹(1,000)
1913 (pre-war year)	3,75,00	3,73,07	5,88,66	36,48,50	11·8	16·1	15,27,75
1914	3,75,00	3,89,17	5,61,52	40,04,08	10·5	14·0	20,83,92
1915	3,75.00	3,72,50	4,88,67	38,61,19	9·6	12·7	14,65,24
1916	3,75,00	3,60,99	5,20,58	44,70,87	9·1	11·6	17,27,25
1917	3,75,00	3,67,52	7,71,28	67,71,74	9·3	11·4	33,77,31
1918	3,75,00	3,44,58	8,64,28	50,97,75	12·8	16·9	17,07,62
1919	3,75,00	3,57,81	7,72,24	68,21,37	9·3	11·3	23,62,93
1920	3,75,00	3,77,79	9,02,63	78,01,90	9·5	11·6	26,03,34
1921*	5,62,24	4,14,54	6,80,01	65,77,99	8·3	10·3	13,60,23
1922	5,62,50	4,33,07	14,15,73	57,00,57	17·4	24·8	15,07,47
1923	5,62,50	4,55,21	8,56,94	74,19,51	9·2	11·5	15,01,34
1924	5,62,50	4,80,08	7,50,26	76,71,22	7·9	9·9	15,60,26
1925	5,62,50	4,92,73	5,46,44	77,83,33	5·8	7·0	17,46,82
1926	5,62,50	5,09,50	6,45,36	73,89,70	7·1	8·7	20,90,10

4. Exchange Banks (tables 2 and 12).—The aggregate paid up capital and reserves of the eighteen Exchange Banks doing business in India in 1926 amounted to £148 millions, while their deposits and cash balances in India only were £54 millions and £8 millions respectively. The position from the pre-war year 1913 to 1926 was as follows :—

——	Number of Banks‡	Capital, reserve and rest	Deposits in India †	Cash balance in India †
		£(1,000)	£(1,000)	£ (1,000)
1913 (pre-war year)	12	37,825	23,276	4,411
1914	11	36,972	22,611	6,295
1915	11	36,793	25,159	5,701
1916	10	37,931	28,529	7,605
1917	9	32,682	40,031	25,308
1918	10	39,449	46,392	11,381
1919	11	53,070	55,769	22,487
1920	15	90,217	56,105	18,881
1921	17	111,632	56,397	17,675
1922	18	112,221	55,038	12,132
1923	18	140,103	51,332	10,859
1924	18	130,464	52,976	12,275
1925	18	138,311	52,909	7,062
1926	18	148,003	53,658	8,046

* The three Presidency Banks of Bengal, Bombay, and Madras were amalgamated and formed into the Imperial Bank of India with effect from 27th January, 1921, under the Imperial Bank of India Act, XLVII of 1920.

† Deposits and cash balances in India converted into sterling at the rate of Re. 1=1*s*. 6*d*.

‡ See foot notes *a* to *i* under Table No. 2.

The returns of Exchange Banks have been classified from 1923 into two groups, namely, (A) banks doing a considerable portion of their business in India, and (B) banks which are agencies of large banking corporations doing a major portion of their business abroad.

5. Indian Joint-Stock Banks (tables 3 and 13).—The tables in this volume deal with 73 banks, having a minimum paid-up capital and reserves of one lakh of rupees, from which returns have been received. The banks are sub-divided into two classes, namely, (A) those with a paid-up capital and reserves of ₹5 lakhs and over, and (B) smaller banks with a paid-up capital and reserves of between one lakh and less than ₹5 lakhs. The aggregate paid-up capital and reserves of these 73 banks in 1926 amounted to ₹11,92 lakhs, the deposits to ₹63,08 lakhs, and cash balances to ₹9,93 lakhs, as stated below :—

—	Class A				Class B			
	Number of banks	Capital and reserves	Deposits	Cash balances	Number of banks	Capital and reserves	Deposits	Cash balances
		₹ (lakhs)	₹ (lakhs)	₹ (lakhs)		₹ (lakhs)	₹ (lakhs)	₹ (lakhs)
1913 (pre-war year)	18	3,64	22,59	4,00	23	50	1,51	25
1914 . . .	17	3,93	17,11	3,53	25	55	1,26	28
1915 . . .	20	4,38	17,87	3,99	25	55	91	20
1916 . . .	20	4,61	24,71	6,03	28	63	1,01	17
1917 . . .	18	4,67	31,17	7,65	25	54	99	20
1918 . . .	19	6,02	40,59	9,49	28	63	1,55	37
1919 . . .	18	7,63	58,99	12,17	29	75	2,28	54
1920 . . .	25	10,92	71,15	16,31	33	82	2,33	42
1921 . . .	27	12,40	76,90	15,66	38	1,00	3,26	44
1922 . . .	27	10,64	61,64	12,04	41	1,11	3,38	56
1923 . . .	26	9,73	44,43	7,37	43	1,11	3,26	61
1924 . . .	29	10,71	52,50	11,30	40	1,07	2,67	34
1925 . . .	28	10,60	54,49	10,10	46	1,18	3,42	68
1926 . . .	27	10,69	59,62	9,11	46	1,23	3,46	82

6. Total Deposits (table 4).—The growth of bank deposits during the last decade is shown in table 4. This table is based on the figures given in the preceding three tables. It would appear from these statistics that the total deposits in all the three classes of Banks in India increased from ₹1,61 crores in 1917 to ₹2,15 crores in 1926. The respective shares in the total deposits in 1926 were: Imperial Bank of India 37 per cent, Exchange Banks 33 per cent, and Indian Joint-Stock Banks 29 per cent. [In the case of Exchange Banks the figures refer to their deposits in India only.]

7. Proportion of Cash to Deposits (table 5).—Cash balances at the end of 1925 were 26 per cent of the liabilities on deposits in the case of the Imperial Bank of India, 14 per cent in the case of Exchange Banks doing a considerable portion of their business in India, and 17 per cent in the case of those banks doing a major portion of their business abroad. The percentage for Indian Joint-Stock Banks was 15 in the case of those having capital and reserve of ₹5,00,000 and over, and 24 in the case of those with smaller capital.

8. Indian Co-operative Banks (tables 6 and 14).—Statistics in these tables relate to all Provincial and Central Co-operative Banks and registered non-agricultural (urban) Co-operative Credit Societies with limited liability and a capital and reserve amounting to at least one lakh of rupees. These banks, are sub-divided, as in the case of the Indian Joint-Stock Banks, into two classes namely (A) ₹5 lakhs and over and (B) one lakh and below ₹5 lakhs.

The following figures show the progress of co-operative banking:—

	Class A			Class B		
	Number	Capital and Reserve	Deposits and loans received	Number	Capital and Reserve	Deposits and loans received
		₹(1,000)	₹(1,000)		₹(1,000)	₹(1,000)
1917-18 . . .	3	18,32	52,79	24	30,49	1,52,34
1918-19 . . .	4	24,67	1,35,44	29	40,60	1,57,37
1919-20 . . .	2	14,42	96,34	29	64,08	2,63,79
1920-21 . . .	5	36,56	2,29,38	36	69,95	2,48,90
1921-22 . . .	5	39,76	2,82,68	46	94,04	3,63,00
1922-23 . . .	5	43,60	3,41,05	63	1,31,05	5,02,02
1923-24 . . .	8	62,35	4,13,99	72	1,72,63	5,87,52
1924-25 . . .	8	69,26	4,51,41	93	1,70,23	8,03,76
1925-26 . . .	10	90,62	5,37,83	102	2,00,70	9,20,28
1926-27 . . .	12	1,12,54	7,60,65	115	2,19,90	11,74,02

9. Bank Rates (table 11).—These are the rates charged for demand loans, *i.e.*, the rates charged day by day by the old Presidency Banks and the Imperial Bank of India for loans advanced on such security as Government paper. The annual average of these rates for the year 1926 was 5·17, the rates at the end of June and December being 5·65 and 4·70, respectively.

10. Bank failures (table 15).—A complete list of Joint-Stock Banks that failed in 1926 is given in table 15. The number of failures in 1926 was 14, Madras and the Punjab accounting for 5 and 4 respectively.

11. Clearing House Returns (table 16).—Clearing House returns show a fall in the activity in banking operations as compared with 1920 when there was a marked increase in the clearings amounting to over ₹31,49 crores. As compared with 1925, the total amount of cheques cleared in 1926 shows a considerable decrease. The returns of the last sixteen years are set out in table 16.

Cheques cleared from Clearing Houses

	Pre-war year (1913)	1920	1921	1922	1923	1924	1925	1926
	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)
Calcutta .	3,33,02	15,33,89	9,16,72	9,44,26	8,91,49	9,22,49	10,18,33	9,49,45
Bombay .	2,19,30	13,93,94	8,97,01	8,63,76	7,45,53	6,29,33	5,15,05	4,11,58
Madras .	23,56	77,17	39,10	42,79	53,80	55,06	57,98	55,32
Karachi .	12,49	31,88	35,79	32,37	40,48	44,58	41,19	31,17
Rangoon .	61,98	1,07,79	1,18,75	1,23,17	1,31,33	1,14,60	1,24,84	1,27,67
Cawnpore .	...	4,51	8,80	8,24	6,81	5,74	5,80	8,36
Lahore .	...	...	5,65	8,10	6,75	5,48	6,73	7,56
Total .	6,50,35	31,49,18	20,21,82	20,22,69	18,76,19	17,77,28	17,69,92	15,91,11

12. Appendices.—Two Appendices have been inserted to show:—

(1) Banks and their branches and agencies in the principal towns of India, and

(2) London Offices, Agents or Correspondents of banks and banking firms doing business in India.

So far as information is available the number of head offices and branches of banks including agencies are as follows:—

	Head Offices.	Branches.
Imperial Banks	3*	166
Exchange Banks	—	77
Indian Joint Stock Banks	119	365

P. M. JOSEPH,
Deputy Director (Statistics),
for *Director-General.*

Deptt. of Commercial Intelligence and Statistics, India, Calcutta;
October 17, 1927.

* Local Head Offices.

BANKING STATISTICS

I

Summary Tables

No. 1.—CAPITAL, RESERVE, DEPOSITS, AND CASH BALANCES OF THE IMPERIAL BANK OF INDIA* ON 31st DECEMBER EACH YEAR

	Paid-up Capital	Reserve and Rest	Total	Deposits			Cash Balances
				Public	Private	Total	
	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
1870	3,36,25	25,57	3,61,82	5,43,05	6,39,61	11,82,66	9,96,87
1880	3,50,00	55,27	4,05,27	2,91,15	8,49,28	11,40,43	7,41,45
1890	3,50,00	97,54	4,47,54	3,59,25	14,76,35	18,35,60	12,96,75
1900	3,60,00	1,99,61	5,59,61	2,80,53	12,88,27	15,68,80	5,04,49
1905	3,60,00	2,63,37	6,23,37	3,11,91	22,26,37	25,38,28	8,23,01
1910	3,60,00	3,31,03	6,91,03	4,23,63	32,34,38	36,58,01	11,35,12
1913	3,75,00	3,73,07	7,48,07	5,88,66	36,48,50	42,37,16	15,37,75
1914	3,75,00	3,89,17	7,64,17	5,61,52	40,04,08	45,65,60	20,83,92
1915	3,75,00	3,72,50	7,47,50	4,88,67	38,61,19	43,49,86	14,65,24
1916	3,75,00	3,60,99	7,35,99	5,20,58	44,70,87	49,91,45	17,27,25
1917	3,75,00	3,67,52	7,42,52	7,71,28	67,71,74	75,43,02	33,77,31
1918	3,75,00	3,44,58	7,19,58	8,64,28	50,97,75	59,62,03	17,07,62
1919	3,75,00	3,57,81	7,32,81	7,72,24	68,21,37	75,93,61	23,62,93
1920	3,75,00	3,77,79	7,52,79	9,02,63	78,01,90	87,04,53	26,03,34
1921*	5,62,24	4,14,54	9,76,78	6,80,01	65,77,99	72,58,00	13,60,23
1922	5,62,50	4,33,07	9,95,57	14,15,73	57,00,57	71,16,30	15,07,47
1923	5,62,50	4,55,21	10,17,71	8,56,94	74,19,51	82,76,45	15,01,34
1924	5,62,50	4,80,08	10,42,58	7,50,26	76,71,22	84,21,48	15,60,26
1925	5,62,50	4,92,73	10,55,23	5,46,44	77,83,33	83,29,77	17,46,82
1926	5,62,50	5,09,50	10,72,00	6,45,36	73,89,70	80,35,06	20,90,10

No. 2.—CAPITAL, RESERVE, DEPOSITS, AND CASH BALANCES OF THE EXCHANGE BANKS ON 31st DECEMBER EACH YEAR

		Number of Banks	Capital and Reserve			Deposits		Cash Balances	
			Paid-up Capital	Reserve and Rest	Total	Out of India	In India	Out of India	In India
			£(1,000)	£(1,000)	£(1,000)	£(1,000)	₹(1,000)	£(1,000)	₹(1,000)
1870		3	2,004	180	2,184	2,688	52,31	2,611	61,13
1880		4	2,532	541	3,073	7,305	3,39,88	2,046	1,80,09
1890		5	6,384	1,699	8,083	30,734	7,53,60	5,810	3,50,43
1900		8	11,803	3,971	15,774	54,263	10,50,35	11,945	2,39,58
1905		10	15,204	7,219	22,423	94,536	17,04,45	21,504	3,78,13
1910		11	21,734	12,610	34,344	134,166	24,79,17	17,810	4,38,51
1913		12	23,640	14,185	37,825	181,138	31,03,54	25,688	5,88,24
1914		11(*a*)	22,815	14,157	36,972	164,970	30,14,76	40,694	8,39,37
1915		11	22,681	14,112	36,793	179,948	33,54,56	45,111	7,60,13
1916		10(*b*)	22,836	15,095	37,931	208,232	38,03,88	41,367	10,14,01
1917		9(*c*)	18,384	14,298	32,682	228,001	53,37,53	54,765	33,74,37
1918		10(*d*)	22,269	17,180	39,449	305,937	61,85,60	57,981	15,17,55
1919		11(*e*)	31,931	21,139	53,070	433,001	74,35,90	63,571	29,98,32
1920		15(*f*)	54,198	36,019	90,217	513,671	74,80,71	84,197	25,17,53
1921		17(*g*)	66,369	45,263	111,632	526,473	75,19,61	82,318	23,56,74
1922		18 (*h*)	66,541	45,680	112,221	527,348	73,38,44	81,654	16,17,63
1923	A	5	9,644	8,767	18,511	62,386	51,29,78	9,425	9,78,23
	B	13	73,394	48,198	121,592	832,560	17,14,50	108,490	4,69,63
1924 †	A	5	9,644	10,063	19,707	65,786	48,93,45	9,703	9,71,18
	B	13(*i*)	62,894	47,863	110,757	778,896	21,70,03	104,945	6,65,51
1925†	A	5	9,644	10,392	20,036	75,604	50,57,43	11,351	6,49,72
	B	13	64,586	53,689	118,275	847,957	19,97,14	110,407	2,91,89
1926†	A	5	9,644	10,471	20,115	73,533	51,07,24	14,234	7,32,99
	B	13	67,769	60,119	127,888	896,353	20,46,98	122,052	3,39,85

* Figures for years prior to 1921 represent the totals of the three Presidency Banks of Bengal, Bombay and Madras, which were amalgamated and formed into the Imperial Bank of India with effect from 27th January, 1921 (I. B. I. Act, XLVII of 1920).

† Foreign currencies have been converted into pounds sterling at the rates stated at foot of table No. 12, pages 10 and 11.

A—Banks doing a considerable portion of their business in India.

B—Banks which are merely agencies of large banking corporations doing a major portion of their business abroad.

(*a*) Excluding the Deutsch-Asiatische Bank which went into liquidation after the outbreak of war.

(*b*) Excluding the Delhi and London Bank which was amalgamated with the Alliance Bank of Simla, Ltd.

(*c*) Excluding the Russo-Asiatic Bank, information not being available.

(*d*) Including the Bank of Taiwan which opened a branch in India.

(*e*) Including the Sumitomo Bank which has a branch in India.

(*f*) Including the Imperial Bank of Persia, the National Bank of South Africa, the P. & O. Banking Corporation and the Banco Nacional Ultramarino.

(*g*) Including the Nederlandsche Handel-Maatschappij and the Nederlandsch Indische Handelsbank.

(*h*) Including the American Express Company Incorporated.

(*i*) Excluding the National Bank of South Africa but including Thomas Cook & Son (Bankers).

No. 3.—CAPITAL, RESERVE, DEPOSITS, AND CASH BALANCES OF THE PRINCIPAL INDIAN JOINT-STOCK BANKS ON 31st DECEMBER EACH YEAR.

CLASS A—Banks* with capital and reserve of R5 lakhs and over.

	Number of reporting Banks	Paid-up Capital	Reserve and Rest	Total	Deposits	Cash Balances
		R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)
1870	2	9,83	1,82	11,65	13,95	5,07
1880	3	18,00	3,11	21,11	63,37	16,63
1890	5	33,50	17,59	51,09	2,70,78	55,79
1900	9	82,12	45,60	1,27,72	8,07,52	1,19,04
1905	9	84,57	77,82	1,62,39	11,98,92	1,73,50
1910	16	2,75,66	1,00,55	3,76,21	25,65,85	2,80,25
1913	18	2,31,33	1,32,94	3,64,27	22,59,19	4,00,17
1914	17	2,51,40	1,41,88	3,93,28	17,10,58	3,53,18
1915	20	2,81,39	1,56,65	4,38,04	17,87,27	3,99,41
1916	20	2,87,36	1,73,66	4,61,02	24,71,05	6,03,49
1917	18	3,03,70	1,62,99	4,66,69	31,17,01	7,64,84
1918	19	4,36,45	1,65,59	6,02,04	40,59,48	9,48,58
1919	18	5,39,07	2,24,27	7,63,34	58,99,47	12,16,63
1920	25	8,37,02	2,55,46	10,92,48	71,14,64	16,30.70
1921	27	9,38,80	3,00,81	12,39,61	76,89,63	15,65,90
1922	27	8,02,24	2,61,65	10,63,89	61,63,86	12,03,88
1923	26	6,89,05	2,84,39	9,73,44	44,42,82	7,37,01
1924	29	6,90,55	3,80,39	10,70,94	52,50,52	11,29,70
1925	28	6,73,00	3,86,64	10,59.64	54,49,36	10,09,55
1926	27	6,61,34	4,08,05	10,69,39	59,61,69	9,11,37

CLASS B—Banks* with capital and reserve between R1 lakh and less than R5 lakhs.

1913	23	39,14	11,35	50,49	1,51,15	24,95
1914	25	42,22	13,02	55,24	1,26,54	27,99
1915	25	45,38	9,73	55,11	91,37	20,01
1916	28	51,77	11,50	63.27	1,01,23	16,76
1917	25	44,16	10,24	54,40	99,20	20,42
1918	28	48,65	14,43	63,08	1,55,35	36,90
1919	29	53,11	21,86	74,97	2,28,49	53,71
1920	33	61,42	19,95	81,37	2,33,46	41,91
1921	38	77,05	23,23	1,00,28	3,26,02	43,52
1922	41	83,00	27,65	1,10,65	3,37,89	56,02
1923	43	81,14	30,20	1,11,34	3,26,50	61.47
1924	40	72,64	34,22	1,06,86	2,66,53	34,36
1925	46	80,79	37,70	1,18,49	3,41,40	67,89
1926	46	83,45	39,60	1,23,05	3,45,84	82,13

No. 4.—CAPITAL AND RESERVE AND DEPOSITS OF THE IMPERIAL BANK OF INDIA, EXCHANGE BANKS, AND INDIAN JOINT-STOCK BANKS, IN EACH YEAR FROM 1917 TO 1926.

Year	Imperial Bank of India		Exchange Banks		Joint-Stock Banks		Total of all Banks	
	Capital and Reserve	Deposits	Capital and Reserve†	Deposits (in India)	Capital and Reserve	Deposits	Capital and Reserve	Deposits
	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)
1917	7,42,52	75,48,02	43,57,60	53,37,55	5,21,09	32,16,21	56,21,21	1,60,96,76
1918	7,19,58	59,62,03	52,59,87	61,85,60	6,65,12	42,14,83	66,44,57	1,63,62,46
1919	7,32,81	75,93,61	70,76,00	74,35,90	8,38,31	61,27,96	86,47,12	2,11,57,47
1920	7,52,79	87,04,53	1,20,28,93	74,80,71	11,73,85	73,48,10	1,39,55,57	2,35,33,34
1921	9,76,78	72,58,00	1,48,84,27	75,19,61	13,39,89	80,15,65	1,72,00,94	2,27,93,26
1922	9,95,57	71,16,30	1,49,62,75	73,38,44	11,74,54	65,01,75	1,71,32,86	2,09,56,49
1923	10,17,71	82,76,45	1,86,80,40	68,44,28	10,84,78	47,69,32	2,07,82,89	1,98,90.05
1924	10,42,58	84,21,48	1,73,95,20	70,63,48	11,77,80	55,17,05	1,96,15,58	2 10,02,01
1925	10,55,23	83,29,77	1,84,41,47	70,54,57	11,78,13	57,90,76	2,06,74,83	2,11,75,10
1926	10,72,00	80,35,06	1,97,33,73	71,54,22	11,92,44	63,07,53	2,19,98,17	2,14,96,81

* For details of individual banks, see table No. 13, pages 12-16.
† Conversion made at the rate of 1s. 6d. = Re. 1.

No. 5.—PROPORTION PER CENT OF CASH TO LIABILITIES ON DEPOSITS OF THE SEVERAL CLASSES OF BANKS ON 31st DECEMBER EACH YEAR.

	1917	1918	1919	1920	1921	1922	1923	1924	1925	1926
	per cent	per cent	per cent	per cent	per cent	per cent	per cent	per cent	per cent	per cent
I. Imperial Bank of India . . .	45	29	31	30	19	21	18	18	21	26
II. Exchange Banks*—										
(1) Banks doing a considerable portion of their business in India .	40	20	35	30	28	19	19	20	13	14
(2) Banks, which are merely agencies of large banking corporations, doing a major portion of their business abroad . . .	160	44	67	58	43	33	27	31	15	17
III. Indian Joint-Stock Banks—										
(*a*) Banks having capital and reserve of ₹5,00,000 and over . . .	25	23	21	23	20	20	17	21	19	15
(*b*) Banks having capital and reserve between ₹1,00,000 and less than ₹5,00,000	21	24	24	18	13	17	19	13	20	24

*The percentages for the Exchange Banks have been calculated on their deposits and cash balances in India only.

No. 6.—CAPITAL, RESERVE, DEPOSITS, AND LOANS RECEIVED, LOANS OUTSTANDING AND CASH BALANCES OF PRINCIPAL CO-OPERATIVE BANKS AT THE END OF THE PROVINCIAL CO-OPERATIVE YEARS.

Class A.—Banks with capital and reserve of Rs. 5 lakhs and over.

	No. of Banks	Paid-up Capital	Reserve	Total	Deposit and Loans received	Loans outstanding	Cash Balances
		₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
1917-18	3	16,58	1,74	18,32	52,79	58,91	61
1918-19	4	19,99	4,68	24,67	1,35,44	1,11,09	7,36
1919-20	2	10,34	4,08	14,42	96,34	86,93	4,10
1920-21	5	28,15	8,41	36,56	2,29,38	2,31,59	3,83
1921-22	5	29,80	9,96	39,76	2,82,68	2,59,30	22,89
1922-23	5	30,68	12,92	43,60	3,41,05	2,57,48	47,71
1923-24	8	44,36	17,99	62,35	4,13,99	3,32,89	37,13
1924-25	8	47,53	21,73	69,26	4,51,41	3,53,81	19,08
1925-26	10	60,37	30,25	90,62	5,37,83	4,46,18	26,55
1926-27	12	76,95	35,59	1,12,54	7,00,65	5,18,13	19,29

Class B.—Banks with capital and reserve between 1 lakh and less than Rs. 5 lakhs.

1917-18	24	22,27	8,22	30,49	1,52,34	1,53,78	3,94
1918-19	29	31,78	8,82	40,60	1,57,37	1,73,73	7,12
1919-20	29	48,96	15,12	64,08	2,63,79	2,83,92	7,17
1920-21	36	55,73	14,22	69,95	2,48,90	2,77,38	12,87
1921-22	46	77,29	16,75	94,04	3,63,00	3,78,38	16,24
1922-23	63	1,01,63	29,42	1,31,05	5,02,02	5,18,84	15,08
1923-24*	72	1,17,11	55,52	1,72,63	5,87,52	6,44,93	25,41
1924-25*	93	1,20,93	49,30	1,70,23	8,03,76	7,72,43	40,51
1925-26*	102	1,44,92	55,78	2,00,70	9,20,28	8,70,34	62,02
1926-27	115	1,50,35	69,55	2,19,90	11,74,02	11,03,21	71,47

* Figures revised.

II

General Tables

No. 7.—CAPITAL, RESERVE, DEPOSITS (GOVERNMENT AND OTHER), CASH, INVESTMENTS, AND DIVIDEND OF THE BANK OF BENGAL ON 31st DECEMBER EACH YEAR UP TO 1920

	Paid-up Capital	Reserve and Rest	Total	DEPOSITS					Cash Balance	Investments	Dividend for the year
				Government (Public)	PRIVATE						
					Fixed	Savings Bank	Current	Total			
	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹(lakhs)	₹(lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	Per cent
1880	2,00	25	2,25	2,02				5,02	4,84	1,53	8½
1885	2,00	43	2,43	1,48				3,83	3,12	1,16	9½
1890	2,00	48	2,48	2,26				6,66	6,39	2,06	9⅓
1895	2,00	71	2,71	1,84				6,77	4,22	1,32	10
1900	2,00	1,06	3,06	1,55	(a)	(a)	(a)	5,82	2,44	1,36	11
1905	2,00	1,43	3,43	1,67				12,04	3,97	1,81	12
1910	2,00	1,75	3,75	1,98				16,09	5,14	3,68	14
1913	2,00	1,91	3,91	3,01				18,25	8,41	3,10	14
1914	2,00	2,00	4,00	2,87				21,61	11,70	6,21	16
1915	2,00	2,04	4,04	2,65	7,19	88	11,72	19,79	7,85	7,93	16
1916	2,00	2,13	4,13	2,74	7,28	93	13,23	21,44	7,73	7,69	16
1917	2,00	2,21	4,21	4,48	6,51	80	22,03	29,34	14,82	7,74	17
1918	2,00	1,89	3,89	5,85	(a)	(a)	(a)	23,93	8,94	7,80	17
1919	2,00	2,00	4,00	4,05	4,96	79	22,74	28,49	9,98	8,64	17
1920	2,00	2,10	4,10	4,34	(a)	(a)	(a)	34,74	12,21	9,11	19⅓

(a) Details not available.

No. 8.—CAPITAL, RESERVE, DEPOSITS (GOVERNMENT AND OTHER), CASH, INVESTMENTS, AND DIVIDEND OF THE BANK OF BOMBAY ON 31st DECEMBER EACH YEAR UP TO 1920

	Paid-up Capital	Reserve	Government deposits	Other deposits (a)	Cash Balance	Investments	Dividend for the year
	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	Per cent
1880	1,00	22	39	2,65	1,60	79	7½
1885	1,00	25	53	2,76	2,18	33	7½
1890	1,00	33	83	6,19	5,73	78	10
1895	1,00	51	76	3,58	2,28	1,05	11
1900	1,00	70	88	4,33	1,29	89	11
1905	1,00	87	93	6,76	2,59	1,58	12
1910	1,00	1,05	1,52	10,58	4,36	1,49	14
1913	1,00	1,06	2,01	10,18	4,78	2,29	14
1914	1,00	1,10	1,83	10,82	6,47	2,01	14½
1915	1,00	1,00	1,36	10,79	4,24	2,77	15
1916	1,00	90	1,42	13,67	6,68	3,13	15
1917	1,00	92	2,35	28,18	13,99	7,45	17½
1918	1,00	1,01	1,77	17,50	5,42	3,54	18½
1919	1,00	1,10	2,63	27,57	9,28	3,16	19½
1920	1,00	1,20	3,50	27,49	8,76	3,00	22

(a) Details of deposits not available.

No. 9.—CAPITAL, RESERVE, DEPOSITS (GOVERNMENT AND OTHER), CASH, INVESTMENTS, AND DIVIDEND OF THE BANK OF MADRAS ON 31st DECEMBER EACH YEAR UP TO 1920

	Paid-up Capital	Reserve and Rest	Total	DEPOSITS					Cash Balance	Investments	Dividend for the year
				Government (Public)	PRIVATE						
					Fixed	Savings Bank	Current	Total			
	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	Per cent
1880	50	7	57	49				80	98	...	...
1885	50	9	59	28				1,09	65	19	7
1890	50	16	66	49				1,90	83	45	10½
1895	50	18	68	72				2,76	1,19	45	10
1900	60	24	84	37	(a)	(a)	(a)	2,73	1,31	67	8
1905	60	33	93	51				3,46	1,67	71	10
1910	60	51	1,11	72				5,67	1,84	85	12
1913	75	76	1,51	87				8,06	2,19	1,18	12
1914	75	79	1,54	91				7,62	2,67	1,34	12
1915	75	68	1,43	87	3,38	20	4,45	8,03	2,56	1,84	12
1916	75	58	1,33	1,04	3,99	24	5,37	9,60	2,87	1,63	12
1917	75	54	1,29	88	3,77	22	6,21	10,20	4,96	95	12
1918	75	55	1,30	1,02	4,14	21	5,19	9,54	2,71	1,40	12
1919	75	48	1,23	1,04	4,81	24	7,11	12,16	4,37	1,75	12
1920	75	48	1,23	1,19	8,24	31	7,24	15,79	5,06	2,13	18

(a) Details not available.

NOTE.—The three Presidency Banks of Bengal, Bombay, and Madras were amalgamated and formed into the Imperial Bank of India with effect from the 27th January, 1921, under the Imperial Bank of India Act, XLVII of 1920.

No. 10.—CAPITAL, RESERVE, DEPOSITS (GOVERNMENT AND OTHER), CASH, INVESTMENTS AND DIVIDEND OF THE IMPERIAL BANK OF INDIA ON 31st DECEMBER EACH YEAR FROM 1921.

	Paid-up Capital	Reserve and Rest	Total	DEPOSITS		Cash Balance	Investments (Govt. and other authorised securities under the Act)	Dividend for the year
				Government (Public)	Private			
	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	₹(lakhs)	Per cent
1921	5,62	4,15	9,77	6,80	65,78	13,60	12,46	16
1922	5,63	4,33	9,96	14,16	57,00	15,07	9,79	16
1923	5,63	4,55	10,18	8,57	74,20	15,01	12,18	16
1924	5,63	4,80	10,43	7,50	76,71	15,60	16,37	16
1925	5,63	4,92	10,55	5,47	77,83	17,47	17,01	16
1926	5,63	5,09	10,72	6,45	73,90	20,90	19,15	16

No. 11.—AVERAGE BANK RATES OF THE PRESIDENCY BANKS FROM 1870 TO 1920 AND OF THE IMPERIAL BANK OF INDIA FROM 1921

	Bank of Bengal			Bank of Bombay			Bank of Madras		
	Half year ending 30th June	Half year ending 31st Dec.	Annual average	Half year ending 30th June	Half year ending 31st Dec.	Annual average	Half year ending 30th June	Half year ending 31st Dec.	Annual average
1870	5·47	6·00	5·73	5·53	4·97	5·25	4·50	4·50	4·50
1875	6·48	4·84	5·66	6·55	7·92	7·23	7·00	7·00	7·00
1880	5·39	3·91	4·65	5·72	4·30	5·01	6·47	4·27	5·37
1885	6·76	4·00	5·38	5·90	4·00	4·95	5·71	3·23	4·47
1890	8·26	3·32	5·79	9·21	3·28	6·24	8·14	3·32	5·73
1895	5·07	3·59	4·33	4·30	3·60	3·95	5·02	3·50	4·26
1900	6·41	4·27	5·34	6·90	3·79	5·34	7·24	4·50	5·87
1905	5·56	4·63	5·09	5·77	4·42	5·09	6·04	4·19	5·11
1910	6·14	4·51	5·33	6·19	4·14	5·16	7·17	4·65	5·91
1915	5·84	5·54	5·69	5·84	5·31	5·57	5·87	5·54	5·70
1920	6·58	5·55	6·06	6·98	5·73	6·35	6·00	6·41	6·20

	Imperial Bank of India		
	Half year ending 30th June	Half year ending 31st December	Annual average
1921	6·04	5·11	5·57
1922	7·13	4·51	5·81
1923	7·42	4·50	5·96
1924	8·05	5·32	6·68
1925	6·58	4·70	5·64
1926	5·65	4·70	5·17

Note.—For details of each year, see the ninth issue of this volume.

No. 12.—LIABILITIES AND ASSETS OF THE EXCHANGE BANKS DURING THE PAST FIVE YEARS AS FAR AS PUBLISHED IN THEIR BALANCE SHEETS

[Figures in thousands

Name of Bank	Date and year	Liabilities: Capital and Reserves 1	Notes in circulation 2	Acceptances, loans, bills payable 3	Miscellaneous credits 4	Deposits and current accounts 5	Profits 6	Total liabilities or assets	Assets: Cash in hand, at Bankers and bullion 7	Investments, Govt. and other securities 8	Bills of exchange, bills receivable 9	Bills discounted, loans, advances 10	Buildings and sundries including loans for acceptance 11
		£	£	£	£	£	£	£	£	£	£	£	£
Chartered Bank of India, Australia and China.	Dec. 31, 1922	6,700	2,063	6,910	1,277	42,408	795	60,153	5,072	14,249	17,932	17,593	5,307
	,, 1923	6,800	2,276	3,539	3,766	41,590	795	58,766	5,733	16,408	13,945	17,692	4,988
	,, 1924	6,900	1,733	4,206	6,168	42,059	783	61,849	9,495	8,527	19,178	19,007	5,642
	,, 1925	7,000	1,932	5,986	4,057	51,134	757	70,866	7,507	10,391	27,300	21,281	4,387
	,, 1926	7,000	2,207	4,906	1,688	50,067	778	66,646	10,635	14,413	17,893	20,173	4,032
Lloyds Bank (Cox & Co.'s Branch).*	Dec. 31, 1922	24,373	...	15,560	...	330,557	1,397	371,887	64,546	99,085	64,405	123,389	20,462
	,, 1923	24,373	...	17,711	...	341,634	1,432	385,150	50,630	98,490	54,404	157,385	24,241
	,, 1924	24,373	...	22,702	...	339,989	1,445†	388,509	53,343	76,497	43,891	186,628	28,150
	,, 1925	24,373	...	20,687	...	337,179	1,492	383,731	51,549	60,304	41,624	208,838	26,416
	,, 1926	25,810	...	16,951	...	346,132	1,521	390,414	55,642	53,038	47,183	211,708	22,843
Eastern Bank	Dec. 31, 1922	1,300	...	2,244	141	5,433	112	9,230	2,225	1,883	2,055	2,319	748
	,, 1923	1,340	...	3,115	158	4,943	113	9,669	1,847	2,078	1,836	2,853	1,055
	,, 1924	1,340	...	3,267	137	5,479	115	10,338	1,688	3,199	1,189	3,027	1,235
	,, 1925	1,360	...	2,762	97	5,693	118	10,030	1,562	3,320	1,148	2,671	1,329
	,, 1926	1,380	...	3,164	121	5,989	118	10,772	1,804	3,084	1,627	3,956	801
Imperial Bank of Persia.	Sep. 20, 1922	990	816	1,431	...	3,996	64	7,297	2,745	1,811	956	1,746	39
	,, 1923	1,020	930	1,848	...	4,199	65	8,062	2,275	1,505	2,983	1,241	58
	Mar. 20, 1925	1,070	1,301	1,655	...	3,917	59	8,002	2,676	1,699	1,281	2,317	29
	,, 1926	1,120	1,841	1,814	...	4,843	64	9,682	4,244	1,654	1,026	2,744	14
	,, 1927	1,170	2,155	2,481	...	6,484	69	12,359	4,262	1,987	1,507	4,565	38
Mercantile Bank of India.	Dec. 31, 1922	2,250	291	755	...	13,112	236	16,644	2,756	3,376	5,105	4,496	911
	,, 1923	2,300	294	760	173	12,831	242	16,600	3,526	5,662	3,116	4,109	787
	,, 1924	2,350	192	1,200	1,221	11,256	242	16,461	2,659	5,755	2,697	4,357	1,013
	,, 1925	2,400	201	557	1,284	13,730	247	18,419	2,697	5,836	4,308	4,718	860
	,, 1926	2,485	217	692	1,068	14,124	245	18,801	2,812	6,740	2,482	5,820	947
National Bank of India.	Dec. 31, 1922	4,600	...	3,017	...	32,268	499	40,384	5,336	8,639	10,209	14,247	1,953
	,, 1923	4,700	...	1,131	1,115	31,255	494	38,695	5,206	12,613	6,840	12,488	1,548
	,, 1924	4,750	...	1,106	1,393	32,548	535	40,332	5,112	13,763	6,699	12,900	1,858
	,, 1925	4,800	...	2,200	...	33 168	561	40,729	5,455	13,983	6,768	12,983	1,540
	,, 1926	4,850	...	2,219	...	31,974	575	39,618	4,768	15,318	6,221	11,878	1,433
P. & O. Banking Corporation.	Mar. 31, 1923	2,709	...	9,226	...	10,361	128	22,424	4,893	1,593	126	13,737	2,075
	,, 1924	2,729	...	6,853	1,066	9,491	132	20,271	2,806	1,424	6,647	8,272	1,122
	,, 1925	2,754	...	3,786	1,073	9,419	124	17,156	1,811	1,347	4,522	8,326	1,150
	,, 1926	2,774	...	4,339	1,293	8,245	128	16,779	1,352	2,203	4,175	7,667	1,382
	,, 1927	2,774	...	3,883	1,534	8,628	125	16,944	1,418	2,887	4,309	6,613	1,717
Thomas Cook & Son (Bankers)	Oct. 31, 1924	160	...	...	69	2,900	...	3,129	707	103	...	2,197	122
	,, 1925	170	...	...	53	2,793	...	3,016	723	174	...	2,014	105
	,, 1926	180	...	...	56	2,724	...	2,960	1,001	227	...	1,622	110
Nederlandsche Handel-Maatschappij.(a)	Dec. 31, 1922	10,203 Glds	... Glds	4,527 Glds	584 Glds	27,613 Glds	409 Glds	43,336 Glds	7,939 Glds	3,682 Glds	4,242 Glds	25,819 Glds	1,654 Glds
	,, 1923	122,705	...	5,972	12,027	434,586	5,379	580,669	114,578	59,428	89,069	220,463	97,131
	,, 1924	123,197	...	9,399	12,228	465,330	6,459	616,613	102,439	90,374	102,924	194,845	126,031
	,, 1925	123,777	...	29,567	75 568	412,204	6,902	648,018	44,112	99,378	148,485	217,094	188,949
	,, 1926	120,000	...	34,761	98,229	416,455	7,494	676,939	4 1,804	67,556	137,233	253,630	176,716

NOTE.—For the purpose of this volume the rates of conversion of foreign currencies into pounds sterling for the year 1928 are as reported by individual banks.

* Cox and Co.'s Bank has been amalgamated with Lloyds Bank, Ltd. Figures from 1922 relate to Lloyds Bank.

†Half year.

(a) f12=£1.

No. 12.—LIABILITIES AND ASSETS OF THE EXCHANGE BANKS DURING THE PAST FIVE YEARS AS FAR AS PUBLISHED IN THEIR BALANCE SHEETS—*contd.*

[Figures in thousands

Name of Bank	Date and year	Liabilities: Capital and reserves	Notes in circulation	Acceptances, loans, bills payable	Miscellaneous credits	Deposits and current accounts	Profits	Total liabilities or assets	Assets: Cash in hand, at Bankers and bullion	Investments, Govt. and other securities	Bills of exchange, bills receivable	Bills discounted, loans, advances	Building and sundries including loans for acceptance.
		1	2	3	4	5	6		7	8	9	10	11
		Glds.	Glds.	Glds.	Glds.	Glds.	Glds.	Glds.	Glds.	Glds.	Glds.	Glds.	Glds.
Nederlandsch Indische Handelsbank.	Jan. 1, 1923	75,771	...	7,675	40,731	60,238	3,492	187,907	32,587	45,161	19,607	57,342	33,210
	,, 1924	76,774	...	7,748	...	150,807	4,841	240,170	54,847	55,813	39,906	84,533	5,071
	,, 1925	78,178	...	10,897	...	159,309	6,183	254,567	48,794	41,092	54,721	105,472	4,488
	,, 1926	79,181	...	11,580	...	185,106	6,230	282,097	33,648	56,629	79,623	107,875	4,922
	,,(a)1927	80,184	...	17,952	...	190,719	6,246	295,101	37,319	37,397	76,130	138,820	5,435
		Esc.	Esc.	Esc.	Esc.	Esc.	Esc.	Esc.	Esc.	Esc.	Esc.	Esc.	Esc.
Banco Nacional Ultramarino.	Dec. 31, 1922	51,200	54,077	657,665	774	607,419	10,880	1,382,015	50,514	50,354	105,360	1,172,615	3,172
	,, 1923	54,200	95,544	505,315	830,220	292,449	12,903	1,790,631	500,565	141,628	126,215	165,647	856,576
	,, 1924	58,000	118,702	543,988	947,275	320,315	13,145	2,001,425	575,315	182,984	128,755	155,397	958,974
	,, 1925	68,000	116,827	368,223	1,250,001	291,507	12,107	2,106,665	516,700	180,016	115,955	145,647	1,148,347
	,,(b)1926	70,000	74,383	339,258	1,163,673	282,072	11,469	1,940,855	558,402	39,930	211,210	129,789	1,001,524
		Dollar	Dollar	Dollar	Dollar	Dollar	Dollar	Dollar	Dollar	Dollar	Dollar	Dollar	Dollar
American Express Company Incorporated.	Dec. 31, 1922	6,331	...	11,829	808	15,889	692	35,549	9,892	6,404	4,083	9,027	6,143
	,, 1923	6,998	...	10,889	371	16,786	647	35,691	8,130	8,672	2,112	11,082	5,694
	,, 1924	7,361	...	9,223	319	15,824	811	33,538	8,161	5,502	1,662	11,098	7,115
	,, 1925	7,348	...	9,054	280	15,359	978	33,019	7,813	4,430	987	12,561	7,228
	,,(c)1926	7,379	...	8,291	809	16,466	1,125	34,070	10,883	4,122	613	12,937	5,515
Hongkong and Shanghai Banking Corporation.	Dec. 31, 1922	83,874	41,884	12,924	250	502,331	12,528	653,791	88,838	103,014	208,865	228,466	24,608
	,, 1923	83,244	49,906	12,497	250	503,856	12,267	662,020	94,266	110,592	188,564	240,344	28,254
	,, 1924	84,419	49,610	14,919	250	523,077	12,309	684,584	103,620	87,335	197,526	264,179	31,924
	,, 1925	84,561	45,299	11,868	250	550,687	11,664	703,829	108,769	92,787	206,084	267,241	28,948
	,,(d)1926	94,127	52,763	12,678	...	616,075	13,219	788,862	122,529	122,938	230,090	285,022	28,283
International Banking Corporation.	Dec. 31, 1922	10,284	4,537	22,448	500	61,328	5,505	104,602	15,250	8,797	...	69,141	11,414
	,, 1923	10,000	3,188	24,123	3,763	65,419	3,045	109,538	15,369	6,356	22,353	50,355	15,105
	,, 1924	10,000	4,371	33,368	1,060	77,750	3,582	130,131	20,163	4,907	26,681	53,948	24,432
	,, 1925	10,000	3,177	31,657	4,019	86,341	4,008	139,202	17,711	6,085	...	72,193	43,213
	,,(c)1926	10,520	2,627	17,723	1,285	31,257	2,561	65,973	22,836	1,919	...	22,904	18,314
		Fr.	Fr.	Fr.	Fr.	Fr.	Fr.	Fr.	Fr.	Fr.	Fr.	Fr.	Fr.
Comptoir National d'Escompte de Paris.	Dec. 31, 1922	320,546	...	136,240	61,050	3,692,663	31,658	4,242,157	433,983	17,509	2,888,022	803,687	98,956
	,, 1923	319,232	...	160,570	58,413	4,127,394	34,340	4,699,949	478,618	29,081	3,023,528	1,033,435	135,287
	,, 1924	320,949	...	138,317	54,814	4,203,769	35,630	4,753,479	418,414	33,418	3,030,699	1,157,499	113,449
	,, 1925	322,131	...	138,292	54,013	5,479,792	37,027	6,031,855	745,065	42,632	3,777,388	1,296,388	170,382
	,,(e)1926	367,211	...	67,212	45,952	5,925,292	41,029	6,446,696	707,111	3,100	4,220,137	1,364,472	151,876
		Yen.	Yen	Yen	Yen	Yen	Yen	Yen	Yen	Yen	Yen	Yen	Yen
Bank of Taiwan.	Dec. 31, 1922	64,669	34,416	381,482	55,770	225,241	2,627	764,205	31,461	63,231	177,407	378,939	113,167
	,, 1923	65,480	39,769	484,738	64,910	252,739	2,673	910,309	35,832	88,763	231,577	399,032	155,105
	,, 1924	66,280	51,357	535,862	63,371	267,004	2,783	986,657	44,408	101,147	246,788	469,926	124,388
	,, 1925	41,215	53,206	552,482	15 621	228,392	1,371	892,287	37,904	83,181	168,082	502,777	100 343
	,, 1926	41,140	48,652	548,484	10,856	234,179	1,225	884,536	38,107	79,788	124,802	541,686	100,153
Sumitomo Bank	Dec. 31, 1922	73,100	...	26,998	5,766	333,919	5,126	444,909	48,842	67,848	...	311,773	16,446
	,, 1923	67,500	...	35,112	9,854	344,059	3,652	460,177	72,472	90,730	...	273,311	23,664
	,, 1924	69,000	...	33,089	9,238	376,590	6,078	493,995	48,021	108,883	...	309,523	27,568
	,, 1925	71,000	...	27,660	10,214	415,910	5,647	530,431	40,592	131,117	...	333,815	24,907
	,,(f)1926	72,000	...	31,800	9,951	435,149	5,369	554,269	44,839	124,305	...	359,429	25,696
Yokohama Specie Bank.	Dec. 31, 1922	167,137	5,833	425,625	35	473,616	15,016	1,087,262	86,446	199,336	530,594	259,121	11,765
	,, 1923	173,000	3,263	593,256	4,186	508,087	12,640*	1,294,432	97,786	188,542	629,911	366,853	11,340
	,, 1924	177,500	9,379	646,479	5,342	591,165	14,418*	1,444,283	144,619	292,313	665,137	327,016	15,198
	,, 1925	183,500	6,658	589,013	5,328	579,413	14,806*	1,378,718	91,582	297,071	656,996	316,015	17,054
	,,(g)1926	194,528	5,470	435,996	25	507,264	15,142*	1,158,425	83,996	228,202	523,235	305,604	17,388

(a 12·10 guilders = £1.
(b) Esc. 4·50 = £1.
(c) $ 4·85½ (gold dollar) = £ 1.

(d) 1s—11½d=$1 (Silver dollar).
(e) 25 francs = £ 1.

(f) 1 yen =2s. ½d.
(g) 1 yen =2s. ¼d.

* Half-year.

No. 13.—CAPITAL, RESERVE, DEPOSITS, AND CASH OF THE INDIAN JOINT-STOCK BANKS DURING THE PAST FIVE YEARS, AS FAR AS AVAILABLE

Class A.—Banks having capital and reserve above R5 lakhs.

No.	Name of Bank	Year	Paid-up Capital	Reserve and Rest	Total	Deposits					Cash and Bullion		
						Fixed	Savings Bank	Current	Other	Total	In hand	At Bankers	Total
			R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)
1	Ajodhia Bank, Fyzabad	1922	2,00	3,10	5,10	3,61	...	1,07	14	4,82	...	...	1,86
		1923	2,00	3,00	5,00	3,57	...	40	...	3,97	...	...	1,05
		1924	2,59	3.54	6,13	3,56	...	17	12	3,85	...	...	1,43
		1925	3,00	4,17	7,17	3,65	...	19	11	3,95	...	...	91
		1926	3,00	4,79	7,79	3,73	...	...	1,84	5,57	2,54	1,41	3,95
2	Allahabad Bank, Calcutta (a)	1922 (e)	35,50	41,50	77,00	7,17,05	28,51	3,47,98	10,50	11,04,04	...	...	2,71,48
		1924	35,50	49,55	85,05	6,67,39	32,59	2,17,63	8,35	9,25,96	...	...	2,19,37
		1925	35,50	50,27	85,77	6,66,20	43,51	2,25,73	9,72	9,45,16	...	...	1,47,98
		1926	35,50	51,36	86,86	6,98,26	2,56,91	50,95	...	10,06,12	41,49	1,19,78	1,61,27
3	Bangalore Bank, Bangalore	1922	6,00	1,15	7,15	6,47	...	2,10	...	8,57	...	...	1,61
		1923	6,00	1,26	7,26	6,82	...	2,33	24	9,39	...	...	1,54
		1924	6,00	1,68	7,68	6,53	...	2,30	14	8,97	...	...	91
		1925	6,00	1,66	7,66	7,96	38	2,37	23	10,94	...	...	1,66
		1926	6,00	1,74	7,74	10,04	1,44	3,14	...	14,62	95	1,92	2,87
4	Bank of Baroda, Baroda	1922	29,99	18,00	47,99	3,19,14	...	1,57,48(d)	...	4,76,62	...	...	77,01
		1923	30,00	20,65	50,65	3,28,51	61,84	1,20,75	9,34	5,20,44	...	...	87,23
		1924	30,00	24,65	54,65	3,18,20	...	1,63,84(b)	..	4,82,04	...	...	85,44
		1925	30,00	24,76	54,76	3,59,23	...	1,73,98(b)	...	5,33,21	...	...	93,31
		1926	30,00	25,32	55,32	3,39,41	...	2,24,13(b)	...	5,63,54	...	..	1,01,73
5	Bank of India, Bombay	1922	1,00,00	81,50	1,81,50	5,38,17(d)	...	4,62,98	...	10,01,15	...	...	1,55,74
		1923	1,00,00	77,00	1,77,00	4,75,42	29,81	4,62,80	...	9,68,03	...	...	1,97,71
		1924	1,00,00	83,67	1,83,67	5,23,52(d)	...	4,27,42	...	9,50,94	...	...	2,29,64
		1925	1,00,00	85,19	1,85,19	5,22,13(d)	...	4,97,82	...	10,19,95	...	...	2,42,34
		1926	1,00,00	87,46	1,87,46	4,34,22	57,31	4,63,17	34,00	9,88,70	57,61	89,09	1,46,70
6	Bank of Morvi, Bombay (c)	1922	55,01	...	55,01	9,10	28	4,92	...	14,30	...	...	1,20
		1923	55,01	...	55,01	13	2	4,99	...	5,14	...	...	84
		1924	15,00	...	15,00	54	1	6,39	1,62	8,56	...	...	57
		1925	15,00	...	15,00	1,75	1	7,22	2,17	11,15	...	...	3,13
		1926(i)	...	...	...	...	...	...	..	.	...	...	...
7	Bank of Mysore, Bangalore	1922	20,00	11,00	31,00	97,78	1,37	60,74	...	1,59,89	...	.	39,75
		1923	20,00	13,58	33,58	1,00,77	1,60	39,27	...	1,41,64	...	..	18,71
		1924	20,00	13,18	33,18	99,34	1,87	37,89	...	1,39,10	...	...	27,65
		1925	20,00	15,50	35,50	82,44	7	38,71	2,70	1,30,92	...	...	17,37
		1926	20,00	14,22	34,22	1,00,13	2,93(g)	41,96		1,45,02	6,25	12,32	18,57
8	Benares Bank, Benares	1922	11,25	4,75	16,00	59,13	8,36	7,68	49	75,66	...	...	8,88
		1923	11,25	5,00	16,25	58,23	8,65	5,65	12	72,65	...	...	6,20
		1924	11,25	5,90	17,15	54,87	7,92	5,79	17	68,75	...	...	8,07
		1925	11,25	5,13	16,38	51,61	8,85	5,74	22	66,42	...	...	7,48
		1926	11,25	6,39	17,64	56,95	9,91	6,12	...	72,98	4,55	5,48	10,03
9	Bengal National Bank, Calcutta	1922	8,05	80	8,85	47,14	1,47	36,80	...	85,41	...	...	3,84
		1923	8,05	1,35	9,40	40,62	74	24,48	...	65,84	.	...	42
		1924†	8,05	2,10	10,15	41,18	72	28,15	...	70,05	...	...	4,98
		1925†	8,05	2,67	10,72	...	...	...		(f)61,05	...	...	3,85
10	Bombay Merchants' Bank, Bombay	1922	10,00	2,11	12,11	2,80	40	1,25	...	4,45	...	...	1,62
		1923	10,00	3,04	13,04	1,26	39	1,04	...	2,69	...	...	42
		1924	10,00	1,56	11,56	1,54	35	78	...	2,67	...	...	51
		1925	10,00	1,38	11,38	1,53	28	49	...	2,30	...	...	18
		1926	10,00	3,06	13,06	1,48	56	38	6	2,48	12	3	15
11	Canara Bank, Mangalore	1923*	3,00	2,09	5,09	14,77	30	1,20	5	16,32	...	...	28
		1924	3,00	2,47	5,47	17,54	25	26	6	18,11	...	...	13
		1925	3,00	2,73	5,73	19,10	21	18	6	19,55	...	...	48
		1926	3,00	3,55	6,55	23,97	18	85	9	25,09	18	1	19
12	Central Bank of India, Bombay	1922	50,00	30,00	80,00	7,28,23	...	(d)5,93,85	...	13,22,08	...	...	2,15,95
		1923	1,68,13	1,00,00	2,68,13	8,84,05	...	(d)6,85,46	...	15,69,51	...	...	3,03,69
		1924	1,68,13	1,13,60	2,81,73	7,77,91	...	(d)6,08,25	...	13,86,16	...	...	3,70,34
		1925	1,68,13	1,13,70	2,81,83	7,42,34	...	(d)6,44,96	9,21	13,96,51	...	...	3,08,48
		1926	1,68,13	1,14,49	2,82,62	8,83,53	...	(d)7,99,72	...	16,83,25	1,12,36	1,88,04	3,21,14 (h)
13	Chota Nagpur Banking Association, Hazaribagh.	1922	58	5,03	5,61	18,39	...	11,19	9	29,67	...	...	5,35
		1923	58	5,03	5,61	19,10	...	12,16	7	31,33	...	...	4,67
		1924	58	5,53	6,11	20,13	...	12,90	5	33,08	...	...	6,11
		1925	58	5,93	6,51	20,73	...	12,34	7	33,14	...	...	3,57
		1926	58	6,00	6,58	21,78	...	11,34	7	33,19	1,81	1,62	3,43
14	Dawsons Bank, Pyapon	1922	5,50	1,91	7,41	19,18	84	92	...	20,94	...	...	2,17
		1923	5,50	2,00	7,50	21,52	...	(d)2,56	...	24,08	...	...	1,36
		1924	5,50	3,05	8,55	23,94	1,16	2,23	51	27,84	...	...	2,08
		1925	5,50	3,92	9,42	29,01	...	(d)5,38	...	34,39	...	...	4,06
		1926	5,50	5,64	11,14	46,09	..	(d)7,89	...	53,98	1,74	85	2,59
15	Indian Bank, Madras	1922	12,78	5,88	18,66	...	...	...	...	63,34	...	...	7,98
		1923	12,79	6,41	19,20	...	...	...	...	68,00	...	...	7,83
		1924	12,79	8,09	20,88	...	...	...	...	75,51	...	...	6,23
		1925	12,79	8,04	20,83	...	...	...	...	99,40	...	...	16,61
		1926	12,79	8,31	21,10	...	...	...	...	1,13,66	7,63	15,11	22,74

* For previous years, *vide* under class B.
(a) Affiliated to the P. & O. Banking Corporation, Ld. Figures relate to the end of March of the following year.
(b) Includes Savings Bank and other accounts.
(c) Formerly National Financing and Commission Corporation, Ld.
† Figures relate to the end of March of the following year.
(d) Includes Savings Bank deposits.
(e) Figures for 1923 not available.
(f) Details not available.
(g) Includes other accounts.
(h) Includes moneys at call.
(i) Figures not available.

Note.—Separate figures regarding Cash and Bullion in hand and at bankers are given for 1925 wherever available.

No. 13.—CAPITAL, RESERVE, DEPOSITS, AND CASH OF THE INDIAN JOINT-STOCK BANKS DURING THE PAST FIVE YEARS, AS FAR AS AVAILABLE—*contd.*

Class A.—Banks having capital and reserve above ₹5 lakhs—*contd.*

No.	Name of Bank	Year	Paid-up Capital	Reserve and Rest	Total	Deposits					Cash and Bullion		
						Fixed	Savings Bank	Current	Other	Total	In hand	At Bankers	Total
			₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
16	Indian Industrial Bank, Calcutta	1922 (*b*)	4,63	44	5,07	(*a*)14	...	52	1	67	...	...	31
17	Industrial Bank of Western India, Ahmedabad.	1922	39,97	1,55	41,52	83,72	6,32	26,65	47	1,17,16	...	...	18,03
		1923	39,97	2,84	42,81	79,54	8,35	27,87	7,62	1,23,38	...	...	7,55
		1924	39,97	3,63	43,60	16,92	3,92	22,15	38,07	81,06	...	...	5,60
		1925	39,97	2,56	42,53	(*c*)25,07	2,47	15,88	5,29	48,71	...	..	3,30
		1926	39,97	5,14	45,11	15,18	2,92	20,44	2,54	41,08	1,18	64	1,82
18	Jalpaiguri Banking and Trading Corporation, Jalpaiguri.	1924§	50	4,51	5,01	28,62	...	22,56	1,21	52,39	...	...	32,08
		1926	50	4,55	5,05	38,84	...	10,33	3.78	52,95	6,16	11,19	17,35
19	Karnani Industrial Bank, Calcutta	1922	60,00	1,00	61,00	...	...	...	...	33,99	...	...	3,51
		1923	60,00	1,50	61,50	2,69	...	31,08	...	33,77	...	...	3,24
		1924	60,00	2,08	62,08	4,92		18,99	...	23,91	...	...	3,37
		1925	60,00	2,08	62,08	...	...	(*d*)27,33	...	27,33	...	...	4,05
		1926	60,00	2,02	62,02	...	...	...	...	25,65	...	...	1,49
20	Mufassil Bank, Gorakhpur	1922	4,47	1,35	5,82	5,39	70	55	...	6,64	...	...	77
		1923	4,71	1,45	6,16	5,21	74	58	...	6,53	...		54
		1924	4,72	2,07	6,79	4,60	84	1,02	3	6,49	...	...	30
		1925	4,73	1,93	6,66	4,42	36	55	...	5,33	...	...	28
		1926	4,75	1,92	6,67	...	..	...	...	4,27	18	...	18
21	Mysore Industrial Bank, Bangalore City.	1922	6,51	...	6,51	...	...	...	...	1,16	...	...	35
		1923	6,51	...	6,51	1,21	...	(*a*)16	...	1,37	...	...	54
		1924	7,16	45	7,61	93	...	(*a*)14	...	1,07	...	...	11
		1925	7,52	36	7,88	47	7	24	...	78	...	...	14
		1926	8,37	27	8,64	17	7	2	...	26	4	7	11
22	Nedungadi Bank, Calicut	1922	6,37	1,63	8,00	29,88	55	2,69	1,26	34,38	...	...	2,96
		1923	7,21	2,05	9,26	29,96	56	2,01	1,47	34,00	...	...	3,32
		1924	8,66	2,46	11,12	28,47	67	2,21	1,49	32,84	...	...	3,72
		1925	10,04	3,22	13,26	32,68	84	4,09	1,77	39,38	...	...	4,81
		1926	11,45	3,31	14,76	51,70	2,32	6,41	1,91	62,34	4,83	2,13	6,96
23	Oudh Commercial Bank, Fyzabad	1922	5,00	2,00	7,00	5,02	...	54	...	5,56	...	...	1,77
		1923	5,00	2,00	7,00	3,97	...	22	...	4,19	...	...	46
		1924	5,00	2,38	7,38	3,76	...	19	...	3,95	...	...	51
		1925	5,00	1,37	6,37	3,62	...	16	...	3,78	...	...	65
		1926	5,00	2,20	7,20	3,64	...	15	...	3,79	1,25	11	1,36
24	Peoples Bank of Northern India, Lahore.	1926	21,71	1,21	22,92	...	...	(*d*)88,51	...	88,51	12,60	4,52	17,12
25	Punjab and Sind Bank, Amritsar	1922	3,90	7,40	11,30	50,54	8,03	18,57	1,62	78,76	...	...	12,33
		1923	3,94	9,85	13,79	57,52	7,34	17,40	1,79	84,05	...	...	12,71
		1924	3,99	12,07	16,06	59,77	7,93	14,75	2.29	84,74	...	...	13,17
		1925	4,01	10,34	14,35	60,62	7,14	14,31	2,84	84,91	...	...	12,00
		1926	3,85	11,01	14,86	70,38	7,19	12,88	3,47	93,92	5,50	12,80	18,30
26	Punjab Co-operative Bank, Amritsar.	1922	7,10	35	7,45	20,21	75	80	77	22,53	...	...	3,71
		1923	7,19	52	7,71	23,94	86	1,56	76	27,12	...	...	2,98
		1924	7,33	1,14	8,47	32,24	1,11	2,37	89	36,61	...	...	4,78
		1925	7,40	1,50	8,90	37,26	1,29	2,64	1,09	42,28	...	...	2,32
		1926	7,69	3,73	11,42	(*a*)50,10	...	2,64	1,35	54,09	2,28	1,37	3,65
27	Punjab National Bank, Lahore	1922	26,75	18,00	44,75	3,92,01	29,65	65,88	4,90	4,92,44	...	...	1,04,14
		1923	27,40	21,00	48,40	4,36,13	32,60	69,26	5,41	5,43,40	...	...	59,02
		1924	30,66	25,15	55,81	5,06,94	38,18	73,44	7,51	6,26,07	...	...	81,92
		1925	30,84	25,87	56,71	5,80,58	41,80	74,46	8,08	7,04,92	...	...	94,89
		1926	28,51	26,54	55,05	6,21,93	68,77	84,15	10,23	7,85,08	44,63	16,19	60,82
28	Shilotri Bank, Bombay	1924*	4,47	66	5,13	...	...	14,33(*d*)	22,64	36,97	...	...	6,63
		1925‡	4,47	58	5,05	...	...	24,02(*d*)	26,06	50,08	...	...	28,85
29	Simla Banking and Industrial Co., Simla.	1924*	4,85	16	5,01	(*a*) 5,58	...	99	...	6,57	...	...	80
		1925	5,24	16	5,40	5,81	32	81	12	7,06	...	...	79
		1926	5,05	70	5,75	7,29	35	87	14	8,65	46	20	66
30	Union Bank of India, Bombay	1922	59,82	2,00	61,82	45,05	85	24,69	20,00	90,59	...	...	13,19
		1923	59,85	1,20	61,05	43,59	72	22,14	15,00	81,45	...	...	10,85
		1924†	59.85	2,53	62,38	20,44	61	17,03	17,50	55,58	...	...	10.63
		1925†	39,95	8,43	48,38	11,26	34	9.54	25,00	46,14	...	...	3,73
		1926†	39,95	10,56	50,51	24,00	62	7,51	...	32,13	2,29	3,49	5,78
31	U. Rai Gyaw Thoo & Co., Akyab	1923†	28,94	1,30	30,24	...	...	71	30	1,01	...	...	2,47
		1924	25,00	3,11	28,11	...	...	38	29	67	...	...	2,67
		1925	25,00	3,17	28,17	...	...	18	43	61	...	...	2,33
		1926	18,79	2,56	21,35	...	...	60	17	77		...	1,15

Class B.—Banks having Capital and reserve over ₹1 lakh and less than ₹5 lakhs.

1	Andhra Bank, Masulipatam	1924(*e*)	1,00	9	1,09	...	...	...	...	46	...	...	...
		1926	1,01	13	1,14	1,74	3	86	...	2,63	1	44	45
2	Bangalore Mercantile Bank, Bangalore.	1923	92	10	1,02	6	...	...	5	11		...	1
		1924	1,10	23	1,33	13	...	...	18	31	...	...	1

(*a*) Includes Savings Bank deposits.
(*b*) Figures for 1923, 1924, 1925 & 1926 not available.
(*c*) Includes short deposits.
(*d*) Includes fixed and Savings Bank deposits.
(*e*) Figures for 1925 not available.

* For previous years, *vide* under class B.
† 31st March of the following year.
‡ For later years' figures, *vice* under class B.
§ For previous and later years' figures, *vide* under class B.
‖ In 1922, 1925 and 1926 Capital and Reserve were less than one lakh of rupees.

No. 13.—CAPITAL, RESERVE, DEPOSITS, AND CASH OF THE INDIAN JOINT-STOCK BANKS DURING THE PAST FIVE YEARS, AS FAR AS AVAILABLE—*contd.*

Class B.—Banks having capital and reserve over R1 lakh and less than R5 lakhs—*contd.*

No.	Name of Bank	Year	Paid-up Capital	Reserve and Rest	Total	Deposits					Cash and Bullion		
						Fixed	Savings Bank	Current	Others	Total	In hand	At Bankers	Total
			R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)
3	Bank of Behar, Bankipore	1922	2,47	1,36	3,83	11,14	2,87	7,68	6	21,75	...	...	6,16
		1923	2,79	1,73	4,52	12,13	2,84	5,46	3	20,46	...	...	2,54
		1924	3,01	1,80	4,81	...	...	...	...	17,49	...	...	2,51
		1925	3,06	1,77	4,83	...	...	...	...	20,82	...	...	3,44
		1926	3,03	1,78	4,81	...	...	...	...	23,79	1,83	61	2,44
4	Bank of Nanumal Naraindas & Co., Sukkur.	1923	1,49	18	1,67	16	2	21	6	45	...	...	59
		1924*	1,49	17	1,66	11	2	12	2	27	...	...	58
		1925*	1,51	5	1,56	3	...	...	2	5	...	...	7
		1926	1,51	11	1,62	...	...	...	...	...	...	...	...
5	Bank of Upper Burma, Maymyo	1923	1,01	...	1,01	1.32	...	80	1	2,13	...	...	27
		1924	1,01	14	1,15	2,03	...	45	...	2,48	...	...	13
		1925	1,01	28	1,29	1,76	...	50	67	2,93	...	...	12
		1926	1,00	44	1,44	2,90	...	48	...	3,38	32	21	53
6	Bari Doab Bank, Lahore	1922	1,00	1,15	2,15	10,63	66	81	31	12,41	...	...	66
		1923	1,00	1,44	2,44	12,55	63	92	43	14,53	...	...	92
		1924	1,00	1,89	2,89	13,54	69	92	1	15,16	...	...	99
		1925	1,00	2,21	3,21	14,17	80	45	39	15,81	...	...	57
		1926	1,00	2,69	3,69	...	...	...	...	16,55	24	58	82
7	Bharat National Bank, Delhi	1922	2,76	...	2,76	...	...	...	...	82	...	...	...
		1923	2,77	7	2,84	...	...	...	...	94	...	...	1
		1924	2,77	9	2,86	...	...	...	...	1,00	...	...	1
		1925	2,77	11	2,88	...	...	...	...	1,06	...	...	...
		1926(*d*)	...	...	...	...	...	...	...	...	...	...	...
8	Bhargava Commercial Bank, Jubbulpore.	1922	2,50	16	2,66	3,49	44	78	...	4,71	...	...	1,57
		1923	2,50	14	2,64	3,65	37	62	21	4,85	...	...	1,14
		1924	2,50	37	2,87	3,02	32	39	...	3,73	...	...	59
		1925	2,50	48	2,98	3,09	26	32	...	3,67	...	...	61
		1926	2,50	63	3,13	2,67	30	30	...	3,27	73	20	93
9	Bhowanipore Banking Corporation, Calcutta.	1922	1,25	2,74	3,99	12,74	18,73	7,29	...	38,76	...	...	5,39
		1923	1,25	2,20	3,45	13,52	(*b*)18,98	7,17	36	39,98	...	...	2,95
		1924	1,25	2,43	3,68	10,60	(*b*)14,18	5,18	...	29,96	...	...	1,19
		1925	1,25	2,37	3,62	8,92	(*b*)12,05	2,55	...	23,52	...	...	1,50
		1926	1,25	2 85	4,10	7,93	(*b*)14,21	4,36	...	26,50	30	33	63
10	Byopar Sahayak Bank, Meerut	1922	2,00	1,41	3,41	7,90	...	43	...	8,33	...	...	1,14
		1923	2,00	1,59	3,59	8,56	...	46	...	9,02	...	...	87
		1924	2,00	2,09	4,09	8,25	...	62	2	8,89	...	...	1,58
		1925	2,00	1,37	3,37	8,13	...	80	2	8,95	...	...	1,16
		1926	2,00	2,44	4,44	8,75	...	75	2	9,52	99	25	1,24
11	Calicut Bank, Calicut	1922	1,61	48	2,09	5,08	...	1,07	...	6,15	...	...	30
		1923	1,72	65	2,28	5,13	...	96	...	6,09	...	...	32
		1924	1,85	77	2,62	4,66	...	80	...	5,46	...	...	26
		1925	1,92	72	2,64	5,02	...	98	...	6,00	...	...	81
		1926	1,95	73	2,68	6,55	8	1,04	...	7,67	27	2	29
12	Canara Bank, Mangalore	1922(*a*)	3,00	1,83	4,83	15,30	36	37	5	16,08	...	...	26
13	Canara Banking Corporation, Udipi (S. Kanara).	1923	1,47	44	1,91	4,20	2	28	10	4,60	...	...	11
		1924	1,49	72	2,21	4,75	1	11	7	4,94	...	...	13
		1925	1,74	90	2,64	4,80	1	8	6	4,95	...	...	19
		1926	1,98	1,00	2,98	5,95	2	26	21	6,44	36	10	46
14	Chinese Merited Banking Company, Rangoon.	1922	1,00	21	1,21	1,12	42	1,29	...	2,83	...	...	84
		1923	1,00	24	1,24	58	39	26	20	1,43	...	...	17
		1924	1,00	36	1,36	39	29	52	12	1,32	...	...	14
		1925	1,00	2	1,02	85	22	43	...	1,50	...	...	32
		1926	1,00	1	1,01	77	16	47	...	1,40	11	13	24
15	Coimbatore Town Bank, Coimbatore.	1922	1,86	54	2,40	2,91	...	2	85	3,78	...	...	1
		1923	1,86	53	2,39	2,47	76	1	1,02	4,26	...	...	1
		1924	1,86	1,03	2,89	3,99	...	8	16	4,23	...	...	1
		1925	1,86	1,33	3,19	3,71	(*c*)1,04	14	4	4,93	...	...	1,22
		1926	1,86	1,37	3,23	4,81	(*c*)1,68	8	20	6,77	68	1,59	2,27
16	Coimbatore Union Bank, Coimbatore.	1922	1,16	4	1,20	88	29	...	1	1,18	...	...	1
		1923	1,16	7	1,23	57	21	...	6	84	...	...	...
		1924	1,16	10	1,26	49	10	4	6	69	...	...	1
		1925	1,09	9	1,18	13	(*c*)5	1	11	30	...	...	...
		1926†	94	16	1,10	7	(*c*)7	...	3	17	1	...	1
17	Colony Bank, Lyallpur	1925	60	42	1,02	45	11	6	...	62	...	...	7
		1926	63	47	1,10	1,28	15	11	...	1,54	4	16	20
18	Cooch Behar Bank, Cooch Behar	1925	82	19	1,01	1,76	...	1,29	...	3,05	...	...	83
		1926	78	25	1,03	2,36	...	1,42	...	3,78	48	1,23	1,71
19	Co-operative Hindusthan Bank, Calcutta.	1922	1,65	41	2,06	9,22	28	6,69	2	16,21	...	...	4,10
		1923	1,65	55	2,20	8,65	25	7,22	26	16,38	...	...	2,98
		1924	1,66	81	2,47	...	...	...	...	17,91	...	...	3,67
		1925	1,66	97	2,63	13,63	66	8,04	57	22,90	...	...	5,19
		1926	1,67	97	2,64	15,40	96	9,27	1	25,64	1,94	3,18	5,12

(*a*) See under Class A for figures for later years.
(*b*) Preference deposit.
(*c*) Savings fixed deposit.
(*d*) Figures not available.

* Figures relate to the end of March of the following year

† Statistics as on 5th March 1927.

No. 13.—CAPITAL, RESERVE, DEPOSITS, AND CASH OF THE INDIAN JOINT-STOCK BANKS DURING THE PAST FIVE YEARS, AS FAR AS AVAILABLE—*contd.*

Class B.—Banks having capital and reserve over R1 lakh and less than R5 lakhs—*contd.*

No.	Name of Bank	Year	Paid-up Capital	Reserve and Rest	Total	Deposits					Cash and Bullion		
						Fixed	Savings Bank	Current	Other	Total	In hand	At Bankers	Total
			R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)
20	Darbhanga Bank	1922	2,03	46	2,49	6	4	10	...	20	...	...	19
		1925(*g*)	2,03	62	2,65	23	1	5	...	29	...	...	5
		1926	2,03	64	2,67	16	1	10	...	27	...	...	3
21	Dharwar Bank, Dharwar	1924	71	38	1,09	4,83	71	..	...	5,54	..	...	33
		1925	71	43	1,14	5,57	66	5	9	6,37	...	...	8
		1926	71	49	1,20	...	...	...	...	6,94	11	20	31
22	Erode Bank, Erode	1922	1,55	32	1,87	2	...	...	...	2	...	...	1
		1923	1,21	33	1,54	...	...	...	...	7	...	...	...
		1924*	93	38	1,31	1(*d*)	...	...	...	1	...	...	...
23	Frontier Bank, Dera Ismail Khan	1922	1,15	92	2,07	8,71	...	3,49(*b*)	...	12,20	...	...	2,74
		1923	1,20	1,09	2,29	8,97	1,26	1,40	19	11,82	...	...	2,38
		1924	1,20	1,31	2,51	11,64	1,24	1,25	24	14,37	...	...	2,44
		1925	1,20	1,37	2,57	12,54	94	1,21	44	15,13	...	...	2,50
		1926	1,27	1,67	2,94	14,08	1,02	1,41	33	16,84	1,57	1,26	2,83
24	Jalpaiguri Banking and Trading Corporation, Jalpaiguri.	1922	50	3,49	3,99	16,93	...	4,90	52	22,35	...	...	2,02
		1923	50	4,41	4,91	19,65	...	15,95	94	36,54	...	...	15,47
		1925†	50	3,50	4,00	34,76	...	12,96	1,60	49,32	...	...	19,86
25	Javali Family Bank, Tirthahalli	1925	3,50	27	3,77	2	...	...	...	2	...	...	3
		1926	3,50	32	3,82	3	...	...	...	3	4	...	4
26	Jessore United Bank, Jessore	1922	1,00	1,00	2,00	7,26	...	1	...	7,27	..	...	2,18
		1923	1,00	1,14	2,14	7,30	...	83	27	8,40	...	...	1,70
		1924	1,00	1,43	2,43	8,27	...	65	...	8,92	...	...	3,17
		1925	1,00	1,48	2,48	8,83	...	42	...	9,25	..	...	1,41
		1926(*h*)	1,00	1,43	2,43	10,12	...	6	28	10,46	70	1,55	2,25
27	Jotedars' Banking and trading Corporation, Jalpaiguri.	1926	48	57	1,05	2,32	...	94	1	3,27	11	2	13
28	Karachi Bank, Karachi	1922	2,50	1,00	3,50	15,06	5,93	7,02	19	28,20	...	...	68
		1923	2,50	1,50	4,00	18,17	6,75	6,33	19	31,44	...	...	1,82
		1924	2,50	1,88	4,38	19,79	7,52	5,36	22	32,89	...	...	2,14
		1925	2,50	1,86	4,36	23,52	7,73	5,52	23	37,00	...	...	99
		1926	2,50	1,91	4,41	25,91	11,08	6,00	22	43,21	80	2,83	3,62
29	Karur Vasya Bank, Karur	1922	1,40	2	1,42	4	...	...	...	4	...	...	9
		1923	1,40	4	1,44	24	...	...	...	24	...	...	...
		1924	1,28	31	1,59	45	7	...	...	52	...	...	...
		1925	1,28	25	1,53	1,05	...	9	1	1,15	...	...	12
		1926	1,28	21	1,49	1,91	...	13	...	2,04	30	...	30
30	Kumbakonam Bank, Kumbakonam	1922	1,57	75	2,32	88	11	1,29	1	2,29	...	...	44
		1923	1,52	69	2,21	49	10	2,15	1	2,75	...	...	81
		1924	1,57	95	2,52	1,41	10	2,97	1	4,49	...	...	1,13
		1925	1,57	1,04	2,61	1,80	16	3,59	1	5,56	...	...	1,44
		1926	1,57	1,35	2 92	2,34	48	4,29	1	7,12	1,76	36	2,12
31	Luxmi Industrial Bank	1923	1,01		1,01	41(*a*)	...	92	...	1,33	...	...	52
		1925 (*c*)	1,65	22	1,87	3,42(*e*)	...	...	...	3,42	...	...	1,69
		1926	1,65	43	2,08	1,59	1,12	2,34	20	5,25	45	1,69	2,14
32	Lyallpur Bank, Lyallpur	1922	1,48	1,65	3,13	17,54	2,02	2,61	26	22,43	...	...	4,16
		1923	1,56	1,98	3,54	16.38	2,08	3,38	30	22,14	...	...	3,50
		1924	1,56	2,35	3,91	17,99	2,31	2,73	33	23,36	...	...	3,18
		1925	1,58	2,45	4,03	18,23	2,24	2,03	33	22,83	...	...	2,27
		1926	1,65	2,71	4,36	15,68	2,13	1,70	32	19,83	...	...	2,60
33	Merchants' Bank, Tanjore	1922	1,59	5	1,64	29	4	34	...	67	...	...	29
		1923	1,60	8	1,68	31	8	44	...	83	...	...	22
		1924	1,60	23	1,83	1,40	...	...	...	1,40	...	...	39
		1925	1,61	24	1,85	73	6	42	2	1,23	...	...	69
		1926	1,61	29	1,90	71	6	68	...	1,45	33	...	33
34	Mohaluxmi Bank, Chittagong	1924	1,06	67	1,73	..	...	..	...	2,79	...	...	1,24
		1925	1,17	83	2,00	...	...	...	...	4,67	..	...	2,47
		1926	1,50	1,21	2,71	4 97	89	61	...	6,47	17	2,93	3,10
35	Muslim Bank of India, Lahore	1923	73	51	1,24	...	...	...	...	3,60	...	...	1,28
		1924	89	41	1,30	...	...	...	...	4,02	...	...	84
		1925	1,07	52	1,59	...	..	...	...	5,80	...	...	2,08
		1926	1,14	83	1,97	...	..	...	...	6,25	1,82	67	2,49
36	Nadar Bank, Tuticorin	1922	1,78	...	1,78	2	5	12	2	21	...	...	7
		1923	1,89	...	1,89	7	4	19	...	30	...	...	22
		1924	2,06	15	2,21	31	8	35	2	76	...	...	23
		1925	2,15	16	2,31	40	9	11	2	62	...	...	1,26
		1926	2,20	15	2,35	69	12	24	2	1,07	3	1,94	1,97
37	Namboodiri Bank, Pallippuram, S. Malabar.	1922	1,84	15	1,99	1,77	2	16	...	1,95	...	...	32
		1923	2,06	22	2,28	1,58	5	26	...	1.89	...	...	24
		1924	2,31	25	2,56	1,32	2	26	...	1.60	...	...	19
		1925	2,56	51	3,07	1,24	4	18	...	1,46	...	...	29
		1926	2,62	62	3,24	1,37	4	57	...	1,98	21	8	29
38	Pangal Nayak Bank, Udipi	1922	1,25	3	1,28	3,41	...	3	1	3,45	...	...	6
		1923	1,50	10	1,60	4,05	...	4	2	4,11	...	...	3
		1924	1,50	47	1,97	4,63		18	5	5,86	...	...	9
		1925	1,50	62	2,12	5,10	(*f*) 4	9	...	5,23	...	...	17
		1926	1,50	81	2,31	5,90	1	11	2	6,04	4	...	4

* In 1925 and 1926 capital and reserve were less than one lakh of rupees.
† For previous and later years, *vide* under Class A.
(*a*) Includes Savings Bank deposits.
(*b*) Includes Savings Bank and other deposits.
(*c*) Figures for 1924 are not available.
(*d*) Includes current deposits.
(*e*) Includes Savings Bank, Current and other deposits.
(*f*) Includes cumulative deposits.
(*g*) Figures for 1923 and 1924 are not available.
(*h*) Statistics as on 31st March 1926.

No. 13.—CAPITAL, RESERVE, DEPOSITS, AND CASH OF THE INDIAN JOINT-STOCK BANKS DURING THE PAST FIVE YEARS, AS FAR AS AVAILABLE—*concld.*

Class B.—Banks having capital and reserve over ₹1 lakh and less than ₹5 lakhs—*concld.*

No.	Name of Bank	Year	Paid-up Capital	Reserve and Rest	Total	Deposits					Cash and Bullion		
						Fixed	Savings Bank	Current	Other	Total	In hand	At Bankers	Total
			₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
39	Peelamedu Radha Krishna Bank, Peelamedu.	1922	1,43	8	1,51	5	1	...	6	12	...	...	9
		1923	1,43	10	1,53	10	...	...	6	16	...	...	6
		1924	1,43	32	1,75	6	...	...	4	10	...	...	8
		1925	1,43	26	1,69	8	...	...	4	12	...	...	3
		1926	1,13	24	1,37	9	...	...	3	12	7	...	7
40	Punjab and Kashmir Bank, Rawalpindi.	1922	3,22	~81	4,03	...	...	...	...	23,51	...	...	6,09
		1923	3,76	1,13	4,89	...	...	...	...	14,89	...	...	3,10
		1924	3,78	1,08	4,86	...	...	..	...	10,28	...	...	2,56
		1925	3,83	1,11	4,94	...	...	...	...	11,66	...	...	3,65
		1926	3,55	80	4,35	...	...	...	...	10,75	3,30	1,76	5,06
41	Punjab Zamindars' Bank, Lyallpur	1923	1,37	1	1,38	55	2	11	7	75	...	...	...
		1924	1,56	19	1,75	69	5	9	5	88	...	...	3
		1925	1,87	20	2,07	92	...	12	7	1,11	...	...	3
		1926	2,05	25	2,30	1,07	4	24	9	1,44	1	...	1
42	Raikut Industrial Bank, Jalpaiguri	1922	2,47	...	2,47	1,60	...	57	...	2,17	...	...	1,17
		1923	2,52	...	2,52	17	...	86	13	1,16	...	...	87
		1924	2,91	...	2,91	11	...	4	...	15	...	...	7
		1925	2,91	...	2,91	11	...	22	1	34	...	..	22
		1926	2,91	...	2,91	11	...	21	..	32	21	...	21
43	Rajshahi Banking and Trading Corporation, Rajshahi.	1925¶	59	60	1,10	4,60	...	3,30	5	7,95	...	. .	2,34
44	Shilotri Bank, Bombay	1922	4,29	10	4,39	...	...	...	...	18,38	...	...	6,69
		1923*	4,47	25	4,72	...	...	...	...	13,75	...	...	7,89
		1926(c)	4,47	29	4,76	...	...	...	...	19,08	...	...	28,39
45	Simla Banking and Industrial Company, Simla.	1922	3,45	25	3,70	11,43(a)	...	3,46	...	14,89	..	...	1,84
		1923*	3,47	30	3,77	6,61	32	1,60	9	8,62	...	...	1,66
46	South India Bank, Tinnevelly	1922	3,00	1,20	4,20	6,27	...	3,32	54	10,13	...	...	2,10
		1923	3,00	1,28	4,28	6,98	...	2,20	54	9,72	...	...	2,64
		1924	3,00	1,77	4,77	7,97	...	2,50	63	11,10	...	...	1,95
		1925	3,00	1,92	4,92	8,61	...	2,28	66	11,55	...	...	5,42
		1926	3,00	1,91	4,91	6,98	...	2,23	51	9,72	2,75	70	3,45
47	Tinnevelly Bank	1922	1,82	14	1,96	2	...	2	4	8	...	...	1
		1923	1,82	18	2,00	...	...	13	...	13	...	..	...
		1924	1,82	17	1,99	...	...	4	...	4	...	...	...
		1925	1,82	26	2,08	...	...	5	...	5	...	...	1
		1926	1,82	26	2,08	...	...	1	...	1	3	...	3
48	Travancore Commercial Bank, Kottayam.	1922	2,67	7	2,74	....	...	2,14	...	2,14	..	...	4
		1923	2,68	...	2,68	2	...	29	...	31	...	...	5
		1924	2,68	47	3,15	37	...	62	13	1,12	...	...	14
		1925	2,69	50	3,19	1,47	...	1,18	1	2,66	...	...	16
		1926‡	2,69	66	3,35	1,65	...	1,99	...	3,64	26	61	87
49	Travancore National Bank, Tiruvalla.	1922	2,58	21	2,79	1,34	2,32	57	...	4,23	..	...	11
		1923	2,60	21	2,81	1,15	...	2,83	75	4,73	...	...	23
		1924	2,61	63	3,24	1,44	...	2,25	45	4,14	...	...	22
		1925	2,61	75	3,36	1,79	...	2,62	43	4,84	...	...	30
		1926	2,61	34	2,95	2,59	...	4,87	...	7,46	41	...	41
50	Union Bank, Kumbakonam	1922	1,00	1,02	2,02	1,95	44	2,89	13	5,41	...	...	94
		1923	1,00	1,12	2,12	1,82	79	2,95	...	5,56	...	...	2,24
		1924	1,00	98	1,98	...	...	...	...	5,91	...	...	1,55
		1925	1,00	1,05	2,05	...	...	(b)7,01	6	7,07	...	...	2,15
		1926	1,00	1,30	2,30	3,74	1,64	7,07	...	12,45	69	80	1,49
51	Vellore Commercial Bank, Vellore (in liquidation).	1922	3,62	1,17	4,79	1,00	...	1,03	72	2,75	...	...	2
		1923	3,05	1,21	4,26	1,07	...	1,71	52	3,30	...	...	3
		1924	3,07	1,08	4,15	1,11	...	1,08	66	2,85	...	...	...
		1925	3,07	86	3,93	3	...	1,83	36	2,22	...	...	5
		1926†	3,07	1,08	4,15	...	...	...	...	1,84	...	4	4
52	Vellore Mercantile Bank, Vellore	1922	3,93	35	4,28	2	...	86	...	88	...	...	31
		1923	2,23	41	2,64	26	...	95	...	1,21	..	...	1
		1924	2,68	83	3,51	8	...	51	9	68	...	...	5
		1925§	1,28	35	1,63	9	...	52	9	70	...	...	1
		1926(d)	1,31	57	1,88	1	...	65	9	75	1	...	1
53	Woriur Commercial Bank, Woriur	1922	1,52	8	1,60	42	...	3	...	45	...	...	1
		1923	1,39	9	1,48	48	...	3	...	51	...	...	...
		1924	1,34	17	1,51	61	...	7	...	68	...	...	1
		1925	1,40	19	1,59	67	...	4	...	71	...	...	5
		1926	1,52	23	1,75	49	...	18	2	69	15	...	15

* For later years, *vide* under Class A.
† In liquidation from 19th April 1926.
‡ 16th August 1926.
§ 30th April 1926.
¶ In 1926 Capital and reserve were less than one lakh of rupees.

(*a*) Includes Savings Bank deposits.
(*b*) Includes Savings Bank and fixed deposits.
(*c*) For previous years' figures, *vide* under Class A.
(*d*) 31st May 1927.

No. 14.—CAPITAL, RESERVE, DEPOSITS, LOANS AND CASH OF THE INDIAN CO-OPERATIVE BANKS DURING THE PAST FIVE YEARS.

Class A.—Banks having capital and reserve over R5 lakhs

No.	Name of Bank	Year	Capital and Reserve				Deposits and Loans from					Loans due by			Cash in hand and Bank
			Paid-up Share Capital	Reserve Fund under Sec. 33 of Act II of 1912	Other Funds	Total	Non-members and members in individual capacity	Provincial and Central Banks	Societies	Government	Total received	Members (individual)	Banks and Societies	Total outstanding	
			R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)
	Madras.														
1	Madras Central Urban Bank.	1922-23	5,25	2,50	71	8,46	63,55	14,15	...	...	77,70	1,68	70,38	72,06	77
		1923-24	5,25	2,85	1,22	9,32	66,85	13,43	1,22	...	83,50	1,60	81,25	82,85	77
		1924-25	5,95	3,85	99	10,79	80,70	18,71	1,39	...	1,00,80	1,64	85,05	86,69	8,98
		1925-26	5,93	5,00	1,30	12,23	92,61	31,27	1,94	...	1,25,82	1,83	61,10	62,93	16,58
		1926-27	5,96	6,00	1,61	13,57	83,13	33,84	...	...	1,16,97	1,12	73,62	74,74	79
	Bombay.														
2	Bombay Provincial Co-operative Bank.	1922-23	7,00	20	2,56	9,76	27,07	...	47,74	1,02	75,83	...	48,85	48,85	37,23
		1923-24	7,41	25	2,82	10,48	28,84	...	63,73	1,96	94,53	...	48,43	48,43	3,61
		1924-25	8,02	25	3,22	11,49	31,06	...	49,02	3,42	83,50	...	57,64	57,64	1,33
		1925-26	9,65	25	3,85	13,75	39,28	...	62,15	5,01	1,06,44	...	80,79	80,79	6,81
		1926-27	9,99	30	4,28	14,57	50,48	...	67,90	5,42	1,23,80	...	88,39	88,39	3,70
3	G. I. P. Railway Employees' Co-operative Credit Society (Bombay).	1922-23	5,75	62	...	6,37	33,71	...	...	...	33,71	26,86	11,00	37,86	4,67
		1923-24	5,85	80	...	6,65	27,70	..	...	...	27,70	24,59	9,15	33,74	3,06
		1924-25	5,84	1,09	...	6,93	19,20	...	...	...	19,20	25,20	1,70	26,90	1,78
		1925-26	6,18	1,28	13	7,59	20,99	...	...	...	20,99	27,62	1,80	29,42	2,06
		1926-27	6,46	1,55	15	8,16	22,52	...	...	...	22,52	26,03	5,40	31,43	1,82
4	Co-operative Credit Society of the B., B. & C. I. Ry. (Bombay)	1925-26*	3,87	1,00	40	5,27	24,72	...	...	...	24,72	20,84	9,00	29,84	18
		1926-27	4,20	1,15	49	5,84	25,85	...	...	...	25,85	23,20	...	23,20	3,10
	Bengal.														
5	Bengal Provincial Co-operative Bank.	1922-23	*Vide* under Class B.												
		1923-24	4,57	52	52	5,61	19,47	8,85	2,85	...	31,17	...	28,81	28,81	23
		1924-25	5,49	61	52	6,62	37,11	13,21	4,26	...	54,58	...	35,50	35,50	2
		1925-26	6,98	80	64	8,42	44,30	15,87	6,71	...	66,88	...	43,85	43,85	15
		1926-27	10,50	1,12	1,06	12,68	88,30	13,93	3,34	...	1,05,57	...	73,46	73,46	6
6	East Indian Railway Employees' Co-operative Bank.	1922-23	*Vide* under Class B.												
		1923-24	3,85	66	66	5,17	10,78	...	...	...	10,78	15,16	...	15,16	27
		1924-25	3,92	74	88	5,54	12,63	...	...	...	12,63	17,16	...	17,16	50
		1925-26	4,37	84	...	5,21	14,38	...	...	...	14,38	19,76	...	19,76	37
		1926-27	4,78	95	...	5,73	15,84	...	...	...	15,84	22,02	...	22,02	37
7	Bengal Nagpur Railway Employees' Co-operative Urban Bank.	1922-23	*Vide* under Class B.												
		1923-24	4,76	63	...	5,39	13,02	...	...	...	13,02	18,03	...	18,03	21
		1924-25	5,63	84	...	6,47	17,07	...	...	...	17,07	23,55	...	23,55	3
		1925-26	7,37	87	...	8,24	21,50	...	...	...	21,50	29,42	...	29,42	35
		1926-27	7,57	1,21	...	8,78	18,70	...	...	...	18,70	26,61	...	26,61	94
	Bihar and Orissa.														
8	Bihar and Orissa Provincial Co-operative Bank, Patna.	1925*	3,40	1,64	36	5,40	30,99	10,44	34	...	41,77	33	30,85	31,18	14
		1926	3,85	1,88	50	6,23	36,41	8,84	...	...	45,25	38	27,39	27,77	12
	Punjab.														
9	Punjab Provincial Bank, Lahore.	1926-27*	6,30	...	31	6,61	18,71	11,64	...	2,29	32,64	...	17,23	17,23	1,00
	Burma.	1922-23	6,67	4,71	67	12,05	89,59	...	3,28	...	92,87	...	85,07	85,07	1
		1923-24	6,67	5,36	99	13,02	90,77	4,87	2,91	...	98,55	...	91,50	91,50	5
10	Burma Provincial Co-operative Bank.	1924-25	6,67	5,72	1,35	13,74	98,43	3,93	2,80	...	1,05,16	...	88,27	88,27	1,34
		1925-26	6,61	3,65	4,88	15,14	1,00,19	6,40	2,44	...	1,09,03	...	94,32	94,32	13
		1926-27	6,09	45	8,22	14,76	1,01,39	6,72	2,99	...	1,11,10	...	94,78	94,78	15
11	Sittang Colony Banking Union . .	1926-27*	5,13	58	...	5,71	...	2,50	23	...	2,73	...	7,97	7,97	79
	Central Provinces and Berar.														
12	Provincial Bank (Central Provinces and Berar).	1922-23	6,01	1,25	42	7,68	17,51	33,18	25	...	50,94	1	13,63	13,64	5,03
		1923-24	6,01	1,25	42	7,68	17,00	37,96	33	...	55,29	1	10,95	10,96	4,91
		1924-25	6,01	1,25	42	7,68	18,62	39,22	63	...	58,47	2	18,08	18,10	5,10
		1925-26	6,06	1,55	1,82	9,43	32,57	40,20	69	...	73,46	2	26,45	26,47	14
		1926-27	6,12	1,70	2,08	9,90	32,74	45,93	1,01	...	79,68	2	30,51	30,53	45

Class B.—Banks having capital and reserve over R1 lakh and less than R5 lakhs.

	Madras.														
1	Anantapur District Co-operative Central Bank.	1922-23	1,41	5	8	1,54	2,31	9,88	1,11	...	13,30	15	14,39	14,54	19
		1923-24	1,57	11	1	1,69	2,77	9,70	1,18	...	13,65	17	14,75	14,92	22
		1924-25	1,80	17	10	2,07	2,40	9,56	1,49	...	13,45	25	14,59	14,84	26
		1925-26	1,84	23	2	2,09	2,65	9,37	1,70	...	13,72	29	14,74	15,03	37
		1926-27	2,09	31	8	2,48	2,54	11,09	1,77	...	15,40	25	17,75	18,00	42
2	Arcot North Co-operative Central Bank, Vellore.	1922-23	3,29	36	2	3,67	4,55	18,65	1,91	..	25,11	2	27,52	27,54	33
		1923-24	3,39	49	2	3,90	3,71	22,90	2,27	..	28,88	3	31,53	31,56	15
		1924-25	3,58	64	2	4,24	4,33	23,44	2,51	...	30,28	5	33,04	33,09	8
		1925-26	3,67	82	10	4,59	6,37	19,97	2,47	...	28,81	2	32,35	32,37	17
		1926-27	3,76	93	...	4,69	12,77	12,99	3,17	...	28,93	3	32,79	32,82	13
3	Arcot South District Co-operative Banking Union.	1922-23	1,42	8	..	1,50	5,36	4,54	1,27	...	11,17	6	12,41	12,47	15
		1923-24	1,81	18	...	1,99	6,91	6,09	1,46	...	14,46	2	16,04	16,06	10
		1924-25	2,22	23	5	2,50	8,53	6,44	2,01	...	16,98	9	19,03	19,12	8
		1925-26	2,47	33	2	2,82	12,46	4,74	2,28	...	19,48	20	21,61	21,81	10
		1926-27	2,82	45	27	3,54	16,24	2,41	2,84	...	21,49	34	24,99	25,33	15
4	Co-operative Central Bank, Conjeeveram.	1922-23	2,00	17	2	2,19	4,08	9,44	2,50	...	16,02	13	17,57	17,70	40
		1923-24	2,58	24	2	2,84	6,06	11,05	3,37	...	20,48	13	22,63	22,76	34
		1924-25	2,92	35	8	3,35	8,86	12,12	4,00	...	24,98	20	27,41	27,61	41
		1925-26	3,27	47	8	3,82	14,25	8,90	4,39	...	27,54	24	30,41	30,65	34
		1926-27	3,51	63	22	4,36	20,54	12,63	4,70	...	37,87	1,12	40,42	41,54	18

* For previous years' figures *vide* under class B.

No. 14.—CAPITAL, RESERVE, DEPOSITS, LOANS AND CASH OF THE INDIAN CO-OPERATIVE BANKS DURING THE PAST FIVE YEARS—*contd.*

Class B - Banks having capital and reserve over R1 lakh and less than R5 lakhs—*contd.*

No.	Name of Bank	Year	Capital and Reserve				Deposits and Loans from					Loans due by			Cash in hand and Bank
			Paid-up Share Capital	Reserve Fund under Sec. 33 of Act II of 1912	Other Funds	Total	Non-members and members in individual capacity	Provincial and Central Banks	Societies	Government	Total received	Members. (individual)	Banks and Societies	Total outstanding	
	Madras—contd.		R (1,000)	R (1,000)	R (1,000)	R (1,000)	R (1,000)	R (1,000)	R (1,000)	R (1,000)	R (1,000)	R (1,000)	R (1,000)	(1,000)	R (1,000)
5	Coimbatore District Urban Bank.	1922-23	1,69	40	4	2,13	12,03	80	1,54	...	14,37	28	15,38	15,66	32
		1923-24	1,92	49	12	2,53	13,85	2,10	2,08	...	18,03	26	18,32	18,58	40
		1924-25	2,20	56	14	2,90	18,49	...	2,15	...	20,64	30	18,72	19,02	3,84
		1925-26	2,25	69	31	3,25	23,19	...	2,82	...	26,01	40	20,37	20,77	7,46
		1926-27	2,31	80	40	3,51	28,33	...	2,86	..	31,19	19	25,58	25,77	4,18
6	Hospet Co-operative Central Bank .	1924-25	1,07	5	...	1,12	1,85	3,85	28	...	5,98	4	6,80	6,84	27
		1925-26	1,32	9	2	1,43	3,30	2,85	35		6,50	8	7,11	7,19	28
		1926-27	1,51	15	2	1,68	3,64	1,91	45	...	6,00	20	7,93	8,13	33
7	South Kanara District Co-operative Central Bank.	1922-23	1,54	19	1	1,74	5,68	69	2,64	...	9,01	2	10,54	10,56	4
		1923-24	1,58	25	2	1,85	8,03	..	3,72	...	11,75	17	11,95	12,12	11
		1924-25	1,59	28	...	1,87	9,78	...	3,53	...	13,31	26	12,75	13,01	27
		1925-26	1,59	34	...	1,93	9,61	23	3,34		13,18	26	12,98	13,24	20
		1926-27	1,59	38	...	1,97	9,52	...	4,05	...	13,57	22	11,31	11,53	1,23
8	Kistna District Co-operative Banking Union.	1922-23	1,05	17	2	1,24	9,25	...	63	...	9,88	78	8,26	9,04	48
		1923-24	1,27	22	3	1,52	78	...	11,07	...	11,85	72	9,91	10,63	61
		1924-25	1,46	26	...	1,72	12,34	10	1,04	.	13,48	84	12,20	13,04	43
		1925-26	1,58	31	5	1,94	15,13	...	1,25	...	16,38	47	15,65	16,12	67
		1926-27	1,72	39	12	2,23	15,30	50	1,38	...	17,18	36	18,18	18,54	25
9	Christian Central Co-operative Bank.	1922-23	1,04	8	...	1,12	5,75	...	21	...	5,96	...	6,27	6,27	24
		1923-24	1,16	14	2	1,32	7,11	...	89	...	8,00	...	8,16	8,16	15
		1924-25	1,35	19	3	1,57	8,44	...	1,82	...	10,26	4	10,52	10,56	96
		1925-26	1,42	24	7	1,73	9,00	...	3,96	...	12,96	7	10,26	10,33	41
		1926-27	1,51	29	9	1,89	6,69	24	6,06	...	12,99	9	11,10	11,19	39
10	Chittoor District Co-operative Central Bank.	1922-23	97	4	...	1,01	1 20	5,58	32	...	7,10	7	7,85	7,92	15
		1923-24	1,13	6	...	1,19	1,75	5,22	32	...	7,29	13	8,06	8,19	11
		1924-25	1,24	8	...	1,32	2,22	5,98	52	...	8,72	14	9,22	9,36	25
		1925-26	1,37	11	...	1,48	3,43	4,17	65	...	8,25	5	9,09	9,14	31
		1926-27	1,45	15	...	1,60	5,07	1,71	1,27	...	8,05	16	8,37	8,53	27
11	Madura Ramnad Co-operative Central Bank.	1922-23	1,51	35	7	1,93	10,47	...	1,74	....	12,21	6	9,46	9,52	50
		1923-24	1,65	46	21	2,32	10,43	4	2,67	..	13,14	6	10,96	11,02	23
		1924-25	1,78	56	22	2,56	10,14	...	3,00	...	13,14	12	10,78	10,90	67
		1925-26	1,87	67	26	2,80	11,31	1	3,35	...	14,67	3	11,18	11,21	94
		1926-27	2,03	73	25	3,01	11,82	41	4,00	...	16,23	5	14,05	14,10	34
12	Salem District Urban Bank.	1922-23	1,62	49	6	2,17	4,92	4,12	2,46	...	11,50	5	13,07	13,12	13
		1923-24	1,69	61	8	2,38	5,21	5,34	3,72	...	14,27	8	15,74	15,82	7
		1924-25	1,76	64	8	2,48	5,21	4,64	4,43	...	14,28	18	16,03	16,21	8
		1925-26	1,76	75	21	2,72	6,48	1,10	6,24	...	13,82	38	15,47	15,85	8
		1926-27	1,78	82	27	2,87	2,91	3,84	5,89	...	12,64	29	18,17	18,46	1,43
13	Tinnevelly District Co-operative Banking Union.	1922-23	1,18	5	1	1,24	4,96	1,40	96	...	7,32	5	6,97	7,02	1,01
		1923-24	1,36	9	...	1,45	5,90	92	1,36	...	8,18	13	8,40	8,53	73
		1924-25	1,45	17	1	1,63	8,41	22	1,65	...	10,28	8	10,48	10,56	74
		1925-26	1,61	23	1	1,85	12,28	50	2,17	...	14,95	6	13,27	13,33	1,73
		1926-27	1,80	28	...	2,08	13,25	1,96	2,69	...	17,90	35	17,54	17,89	1,41
14	Trichinopoly District Urban Bank.	1922-23	1,46	1,14	29	2,89	15,72	...	1,80	...	17,52	17	18,84	19,01	61
		1923-24	1,50	1,36	36	3,22	16,57	..	1,80	...	18,37	19	19,38	19,57	35
		1924-25	1,62	1,52	43	3,57	18,45	...	2,50	...	20,95	61	19,18	19,79	76
		1925-26	1,67	1,73	54	3,94	23,85	52	2,61	...	26,98	91	19,90	20,81	2,40
		1926-27	1,71	1,93	63	4,27	25,78		3,50	...	29,28	49	26,19	26,68	1,07
15	Madras and Sopthern Maharatta Railway Employees' Urban Bank.	1922-23	2,03	39	...	2,42	4,22	...	...	...	4,22	6,79	...	6,79	6
		1923-24	2,45	48	...	2,93	3,22	...	...	...	3,22	6,28	...	6,28	1
		1924-25	2,92	54	...	3,46	4,94	...	...	...	4,94	8,83	...	8,83	...
		1925-26	3,54	66	2	4,22	6,31	...	...	...	6,31	10,75	...	10,75	...
		1926-27	3,87	86	...	4,73	6,51	...	...	...	6,51	11,39	...	11,39	22
16	South Indian Railway Employees' Co-operative Society.	1922-23	1,75	5	...	1,80	5,13	...	...	...	5,13	7,22	...	7,22	...
		1923-24	2,05	11	...	2,16	4,76	...	...	...	4,76	6,97	...	6,97	...
		1924-25	2,38	20	...	2,58	6,61	...	...	...	6,61	9,17	...	9,17	...
		1925-26	2,81	21	...	3,02	5,74	...	...	...	5,74	9,27	...	9,27	...
		1926-27	3,51	30	...	3,81	5,72	...	...	...	5,72	10,51	...	10,51	5
17	Guntur District Co-operative Banking Union.	1923-24	1,08	10	5	1,23	6,92	29	66	...	7,87	23	8,47	8,70	42
		1924-25	1,28	14	9	1,51	9,06	1,03	69	...	10,78	17	11,54	11,71	51
		1925-26	1,48	18	22	1,88	11,72	23	74	...	12,69	27	13,15	13,42	35
		1926-27	1,66	31	23	2,20	13,26	3,11	84	...	17,21	56	18,20	18,76	42
18	Tanjore District Central Co-operative Bank, Kumbakonam.	1923-24	87	20	...	1,07	3,65	1,61	77	...	6,03	...	6,11	6,11	8
		1924-25	1,02	26	1	1,29	5,26	2,81	1,09	...	9,16	5	9,70	9,75	24
		1925-26	1,09	33	3	1,45	8,71	...	1,44	...	10,15	10	10,11	10,21	86
		1926-27	1,15	39	11	1,65	10,62	5	1,89	...	12,56	16	11,26	11,42	24
19	Malabar District Co-operative Bank	1924-25	96	11	...	1,07	5,48	1,34	71	...	7,53	25	7,96	8,21	10
		1925-26	99	14	2	1,15	6,46	55	83	...	7,84	20	8,21	8,41	23
		1926-27	1,06	19	...	1,25	5,24	1,55	1,11	...	7,90	26	11,25	11,51	25
20	Nellore District Co-operative Banking Union.	1924-25	1,10	10	...	1,20	6,56	83	30	...	7,69	10	8,57	8,67	10
		1925-26	1,19	20	3	1,42	10,37	11	35	...	10,83	47	9,78	10,25	9
		1926-27	1,24	24	3	1,51	11,85	4	56	...	12,39	66	12,07	12,78	11
21	Tanjore District Co-operative Banking Union, Tanjore.	1924-25	92	9	2	1,03	4,90	2,01	88	...	7,79	15	8,20	8,35	25
		1925-26	1,15	14	3	1,32	7,49	11	1,03	...	8,63	27	8,78	9,05	16
		1926-27	1,38	20	4	1,62	9,79	...	1,41	...	11,20	10	9,48	9,58	40

No. 14.—CAPITAL, RESERVE, DEPOSITS, LOANS AND CASH OF THE INDIAN CO-OPERATIVE BANKS DURING THE PAST FIVE YEARS—*contd.*

Class B.—Banks having capital and reserve over ₹1 lakh and less than ₹5 lakhs—*contd.*

No.	Name of Bank	Year	Capital and Reserve				Deposits and Loans from					Loans due by			Cash in hand and Bank
			Paid-up Share Capital	Reserve Fund under Sec. 33 of Act II of 1912	Other Funds	Total	Non-members and members in individual capacity	Provincial and Central Banks	Societies	Government	Total received	Members (individual)	Banks and Societies	Total outstanding	
			₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
	Madras—concld.														
22	Madras City Co-operative Bank.	1924-25	89	22	...	1,11	2,48	2,26	...	...	4,74	5,90	...	5,90	3
		1925-26	96	28	9	1,33	2,86	2,35	...	...	5,21	6,49	..	6,49	6
		1926-27	97	33	...	1,30	2,89	1,83	...	...	4,72	6,00	...	6,00	4
23	Madras Post & Telegraph Co-operative Society.	1924-25	1,04	12	...	1,16	2,28	..	..	...	2,28	3,11	...	3,11	9
		1925-26	1,38	20	...	1,58	3,79	...	...	...	3.79	4,00	...	4,00	3
		1926-27	1,86	26	...	2,12	3,34	...	1,05	...	4,39	4,78	...	4.78	48
24	Ellore District Co-operative Banking Union.	1926-27	87	22	5	1,14	6,47	2,48	29	...	9,24	16	9,94	10,10	5
25	Ramachandrapuram District Banking Union.	1926-27	94	12	...	1,06	9,86	...	35	...	10,21	3	9,86	9,89	40
26	Kurnool District Co-operative Central Bank	1926-27	89	15	...	1,04	2,52	...	19	...	2,71	10	6,10	6,20	20
27	Srivilliputhur Co-operative Banking Union.	1926-27	89	12	1	1 02	2,56	6,73	66	...	9,95	...	10,22	10,22	30
28	Vizagapatam District Bank.	1926-27	81	19	3	1,03	7,40	...	78	...	8,18	64	5,63	6,27	43
29	Salem Urban Co-operative Society.	1926-27	68	37	...	1.05	10,50	93	...	...	11,43	4,13	2	4,15	7
30	Mangalore Catholic Co-operative Society.	1926-27	82	31	2	1,15	4,21	5	...	...	4,26	3,37	...	3,37	30
	Bombay.														
31	Broach Co-operative Bank	1922-23	1,08	10	...	1,18	5,05	1,32	1,96	...	8,33	2	1,50	1,52	74
		1923-24	1,14	13	...	1,27	3,92	...	1,49	...	5,41	2	2,10	2,12	1,00
		1924-25	1,26	16	1	1,43	4,78	2	1,89	...	6.69	..	2,70	2,70	73
		1925-26	1,43	20	4	1,67	7,24	3	2,15	...	9,42	...	3,84	3,84	47
		1926-27	1,69	25	5	1,99	8,18	3	1,20	...	9,41	...	8,02	8,02	14
32	East Khandesh Central Co-operative Bank, Jalgaon.	1922-23	1,57	12	3	1,72	5,73	...	92	...	6,65	...	4,24	4,24	88
		1923-24	1,89	16	4	2,09	7,11	...	1,94	...	9,05	...	3,12	3,12	51
		1924-25	2,19	22	7	2,48	8,87	....	1,86	...	10,73	...	5,33	5,33	1,25
		1925-26	2,48	32	9	2,89	12,30	1,00	1,40	..	14,70	...	14,16	14,16	1,91
		1926-27	3,16	43	19	4,08	15,09	...	1,58	...	16,67	...	18,69	18,69	1,32
33	Ahmednagar District Central Co-operative Bank.	1922-23	81	48	...	1,29	5,65	...	11	...	5,76	3,41	1,74	5,15	29
		1923-24	86	54	...	1,40	6,63	...	25	...	6,88	3,47	1,58	5,05	54
		1924-25	87	61	...	1,48	7,16	...	10	...	7,26	3,57	1,67	5,24	56
		1925-26	87	64	...	1,51	6,93	...	17		7,10	3,55	1,53	5,08	44
		1926-27	90	71	...	1,61	6,56	...	22	...	6,78	3,64	1,44	5,08	15
34	Karnatak Central Co-operative Bank, Dharwar.	1922-23	2,33	15	...	2,48	9,32	3,53	1,67	...	14,52	38	14,91	15,29	1,17
		1923-24	2,42	23	...	2,65	14,89	5,65	1,75	...	22,29	1,75	19,01	20,76	3,98
		1924-25	3,12	32	2	3,46	21,12	3,05	1,00	...	25,17	2,87	23,09	25,96	2,45
		1925 26	3,59	39	2	4,00	20,13	3,90	99	...	25,02	1,22	25,77	26,99	78
		1926-27	3,85	38	2	4,25	22,66	2,13	3,19	...	27,98	1,84	24,80	26,64	1,27
35	Sind Central Co-operative Bank, Karachi.	1922-23	1,36	11	..	1,47	11,80	2,82	2,36	...	16,98	...	6,36	6,36	3
		1923-24	1,49	16	...	1,65	17,05	2,40	5,55	...	25,00	...	6,50	6,50	1,18
		1924-25	1,69	21	...	1,90	21,03	9,53	8,81	..	39,37	...	9,15	9,15	1,65
		1925-26	1,91	21	4	2,16	20,71	15,24	12,87	...	48,82	...	12,06	12,06	2,31
		1926-27	2,20	28	17	2,65	34,78	23,14	9,67	...	67,59	...	16,04	16,04	3,83
36	Co-operative Credit Society of the Bombay, Baroda and Central India Railway, Bombay.	1922-23	3,08	47	7	3,62	10,59	...	...	...	10,59	13,26	...	13,26	1
		1923-24	3,32	61	6	3,99	13,12	...	...	...	13,12	15,09	2,74	17,83	4
		1924-25*	3,58	79	28	4,65	17,91	...	...	...	17,91	18,24	5,13	23,37	29
37	Shamrao Vithal Co-operative Bank.	1922-23	78	87	...	1,65	7,61	...	33	...	7,94	4,97	5	5,02	8
		1923-24	76	93	8	1,77	7,34	...	43	...	7,77	4,31	32	4,63	3,86
		1924-25	77	95	9	1,81	7,48	...	60	...	8,08	3,97	61	4,58	4,21
		1925-26	78	1,00	12	1,90	7,60	27	23	...	8,10	3,96	84	4,80	4,18
		926-27	79	1,05	8	1,92	8,47	...	38	...	8,85	4,46	99	5,45	5,23
38	Southern Mahratta Urban Co-operative Credit Bank, Dharwar.	1922-23	82	37	6	1,25	2 45	15	6	...	2,66	3,44	5	3,49	44
		1923-24	86	40	13	1,39	2,69	...	...	..	2,69	4,11	4	4,15	19
		1924-25	92	46	14	1,52	3,42	3	...	...	3,45	4,55	1	4,56	49
		1925-26	93	48	21	1,62	4,01	...	...	...	4,01	5,29	...	5,29	...
		1926-27	92	51	24	1,67	5,42	..	18	...	5,60	5,59	...	5,59	52

* For later years' figures, *vide* under class A

No. 14.—CAPITAL, RESERVE, DEPOSITS, LOANS AND CASH OF THE INDIAN CO-OPERATIVE BANKS DURING THE PAST FIVE YEARS—*contd.*

Class B.—Banks having capital and reserve over R1 lakh and less than R5 lakhs—*contd.*

No.	Name of Bank	Year	Capital and Reserve				Deposits and Loans from					Loans due by			Cash in hand and Bank
			Paid-up Share Capital	Reserve Fund under Sec. 33 of Act II of 1912	Other Funds	Total	Non-members and members in individual capacity	Provincial and Central Banks	Societies	Government	Total received	Members (individual)	Banks and Societies	Total outstanding	
	Bombay—contd.		R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)
39	Surat District Co-operative Bank, Surat	1923-24	91	13	2	1,06	7,06	...	88	...	7,94	82	2,38	3,20	2,23
		1924-25	1,01	16	2	1,19	8,17	...	56	...	8,73	86	3,76	4,62	1,98
		1925-26	1,20	19	2	1,41	10,01	...	1,91	...	11,92	92	4,20	5,12	3,58
		1926-27	1,51	24	3	1,78	13,03	...	90	...	13,93	1,07	6,56	7,63	2,10
40	Poona Central Co-operative Bank, Poona.	1923-24	95	8	...	1,03	10,32	....	74	...	11,06	.	4,38	4,38	2,87
		1924-25	1,07	10	...	1,17	11,14	...	90	...	12,04	...	6,58	6,58	2,43
		1925-26	1,43	13	...	1,56	13,93	18	96	...	15,07	..	9,09	9,09	3,08
		1926-27	1,93	17	...	2,10	24,02	20	1,61	...	25,83	...	9,36	9,36	5,12
41	Hubli Urban Co-operative Bank, Hubli.	1922-23	67	28	8	1,03	5,26	...	69	..	5,95	2,78	5	2,83	46
		1923-24	73	35	8	1,16	11,50	7,55	1,84	...	20,89	2,56	51	3,07	64
		1924-25	83	38	12	1,33	13,41	12,69	2,30	...	28,40	3,38	63	4,01	62
		1925-26	97	42	13	1,52	6,84	...	93	...	7,77	3,50	4	3,54	88
		1926-27	1,03	42	11	1,56	7,84	...	37	...	8,21	3,35	3	3,38	1,18
42	Bombay City Police Co-operative Urban Bank, Bombay.	1924-25	98	3	...	1,01	28	...	...	...	28	1,31	...	1,31	5
		1925-26	1,44	5	...	1,49	20	...	...	...	20	1,62	..	1,62	3
		1926-27	1,89	8	3	2,00	12	...	..	...	12	1,88	35	2,23	1
43	Bombay Postal Co-operative Society, Bombay.	1924-25	94	11	9	1,14	1,31	8	...	...	1,39	2,00	...	2,00	...
		1925-26	1,12	15	8	1,35	1,74	6	...	...	1,80	2,70	...	2,70	...
		1926-27	1,34	19	5	1,58	2,15	...	...	...	2,15	3,34	...	3,34	20
44	Belgaum Pioneer Urban Co-operative Credit Bank, Belgaum.	1924-25	67	44	12	1,23	7,66	...	...	...	7,66	7,42	...	7,42	1,66
		1925-26	70	55	...	1,25	7,80	...	...	..	7,80	7,13	...	7,13	2,28
		1926-27	75	55	23	1,53	8,92	18	...	...	9,10	6,84	...	6,84	3,89
45	Larkana District Central Co-operative Bank.	1923-24	1,11	4	...	1,15	2,88	...	32	...	3,20	4	4,13	4,17	1,02
		1924-25	1,23	7	2	1,32	4,02	2,09	20	...	6,31	5	5,69	5,74	96
		1925-26	1,40	11	5	1,56	6,19	2,28	43	...	8,90	8	9,09	9,17	73
		1926-27	1,50	16	10	1,76	8,51	2,37	1,50	...	12,38	14	9,67	9,81	1,51
46	Belgaum District Central Co-operative Bank.	1925-26	1,22	10	2	1,34	10,48	89	...	...	11,37	37	9,82	10,19	2,82
		1926-27	1,53	14	4	1,71	13,42	84	..	...	14,26	23	10,91	11,14	5,22
47	Bombay Namdev Co-Operative Agency.	1924-25	92	9	9	1,10	62	47	...	...	1,09	2,82	19	3,01	1
		1925-26	95	12	14	1,21	53	46	...	...	99	2,86	11	2,97	1
		1926-27	94	14	22	1,30	67	33	...	...	1,00	2,59	15	2,74	3
48	Hyderabad District Central Co-operative Bank.	1926-27	1,01	4	...	1,05	8,06	...	...	...	8,06	...	4,17	4,17	5,17
49	Betgeri Urban Co-operative Bank.	1924-25	73	27	...	1,00	1,89	...	...	...	1,89	1,88	...	1,88	3
		1925-26	75	29	3	1,07	2,01	...	...	...	2,01	1,98	...	1,98	...
		1926-27	80	31	5	1,16	1,91	...	...	...	1,91	2,35	...	2,35	...
	Bengal.														
50	Bengal Provincial Co-operative Bank.	1922-23*	3,60	35	31	4,26	19,06	10,07	1,34	...	30,47	...	19,83	19,83	...
51	Mymensingh Central Co-operative Bank.	1922-23	99	22	24	1,45	6,42	...	64	...	7,06	...	8,05	8,05	49
		1923-24	1,34	27	32	1,93	8,61	...	66	...	9,27	...	10,73	10,73	57
		1924-25	1,72	37	44	2,53	13,00	...	68	...	13,68	...	14,00	14,00	88
		1925-26	2,04	49	55	3,08	18,34	...	65	...	18,99	...	20,39	20,39	33
		1926-27	2,34	49	51	3,34	18,79	...	1,08	...	19,87	...	20,22	20,22	13
52	Faridpur Central Co-operative Bank.	1922-23	68	35	23	1,26	4,50	...	3	...	4,53	2	4,67	4,69	10
		1923-24	68	39	25	1,32	4,49	..	3	...	4,52	1	4,55	4,56	...
		1924-25	65	42	33	1,40	3,52	44	2	...	3,98	1	4,43	4,44	...
		1925-26	49	45	37	1,31	3,66	..	2	...	3,68	1	4,19	4,20	2
		1926-27	49	48	44	1,41	3,53	28	2	...	3,83	1	4,63	4,64	2
53	Comilla Central Co-operative Bank.	1922-23	80	23	6	1,09	4,22	...	...	...	4,22	...	4,03	4,03	16
		1923-24	94	26	6	1,26	4,85	...	...	..	4,85	...	5,06	5,06	22
		1924-25	1,07	31	8	1,46	5,50	...	...	..	5,50	...	6,50	6,50	14
		1925-26	1,23	36	10	1,69	7,74	...	...	...	7,74	...	7,50	7,50	1,03
		1926-27	1,24	44	15	1,83	5,53	2,18	...	...	7,71	..	8,73	8,73	45
54	Pabna Central Co-operative Bank.	1922-23	1,19	57	76	2,52	8,59	...	35	...	8,94	...	8,92	8,92	7
		1923-24	1,18	61	82	2,61	9,04	..	39	...	9,43	...	8,70	8,70	29
		1924-25	1,21	64	82	2,67	8,58	...	46	...	9,04	...	8,47	8,47	16
		1925-26	1,24	68	90	2,82	9,02	..	54	...	9,56	...	7,54	7,54	29
		1926-27	1,26	74	94	2,94	8,66	...	61	...	9,27	...	7,78	7,78	23
55	Dacca Central Co-operative Bank.	1923-24	74	25	18	1,17	3,50	...	1	...	3,51	...	4,12	4,12	15
		1924-25	81	29	22	1,32	3,82	..	1	..	3,83	...	4,56	4,56	10
		1925-26	95	33	25	1,53	4,22	...	1	...	4,23	...	5,15	5,15	12
		1926-27	1,02	51	16	1,69	5,50	...	1	...	5,51	...	6,33	6,33	10
56	Khepupara Central Co-operative Bank.	1923-24	88	14	23	1,25	51	4,02	...	...	4,53	...	5,45	5,45	11
		1924-25	91	19	28	1,38	43	3,20	23	...	3,86	...	4,26	4,26	45
		1925-26	1,01	22	29	1,52	28	4,13	9	...	4,50	...	4,78	4,78	78
		1926-27	89	53	19	1,61	21	3,23	5	...	3,49	...	4,70	4,70	2

* For later years' figures, *vide* under class A.

No. 14.—CAPITAL, RESERVE, DEPOSITS, LOANS AND CASH OF THE INDIAN CO-OPERATIVE BANKS DURING THE PAST FIVE YEARS—*contd.*

Class B.—Banks having capital and reserve over R1 lakh and less than R5 lakhs—*contd.*

No.	Name of Bank	Year	Capital and Reserve				Deposits and Loans from					Loans due by			Cash in hand and Bank
			Paid-up Share Capital	Reserve Fund under Sec. 33 of Act II of 1912	Other Funds	Total	Non-members and members in individual capacity	Provincial and Central Banks	Societies	Government	Total received	Members (individual)	Banks and Societies	Total outstanding	
	Bengal—contd.		R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)
57	Barisal Central Co-operative Bank.	1924-25	78	22	14	1,14	7,09	...	...	...	7,09	...	7,26	7,26	46
		1925-26	93	26	17	1,36	8,52	...	...	...	8,52	...	9,00	9,00	40
		1926-27	98	32	19	1,49	9,62	...	...	...	9,62	...	9,94	9,94	55
58	Chandpur Central Co-operative Bank.	1924-25	76	17	18	1,11	4,47	1,05	...	...	5,52	...	6,12	6,12	9
		1925-26	91	20	20	1,31	4,88	1,25	2	...	6,15	...	7,02	7,02	14
		1926-27	1,14	24	22	1,60	4,61	3,10	2	...	7,73	...	8,78	8,78	13
59	Bengal Nagpur Railway Employees' Co-operative Urban Bank.	1922-23*	3,47	49	...	3,96	10,66	...	...	...	10,66	14,55	...	14,55	...
60	Chittagong Urban Co-operative Bank	1925-26	1,15	33	...	1,48	4,32	2	5	...	4,39	4,52	1,01	5,53	41
		1926-27	1,37	42	25	2,04	4,59	1,34	9	...	6,02	7,35	3	7,38	47
61	East Indian Railway Employees' Credit Society.	1922-23*	3,58	56	61	4,75	9,81	...	...	...	9,81	13,72	...	13,72	37
62	Postal Co-operative Credit Society.	1925-26	94	9	...	1,03	45	...	...	...	45	1,58	...	1,58	1
		1926-27	95	12	...	1,07	48	...	...	...	48	1,67	...	1,67	4
63	Eastern Bengal Railway Employees' Co-operative Bank.	1922-23	1,92	23	...	2,15	4,47	...	...	...	4,47	6,73	...	6,73	14
		1923-24	2,11	30	...	2,41	5,15	36	...	...	5,51	7,98	...	7,98	...
		1924-25	2,39	37	...	2,76	5,96	...	...	...	5,96	8,87	...	8,87	...
		1925-26	2,60	49	...	3,09	8,12	...	...	...	8,12	9,54	...	9,54	28
		1926-27	2,94	58	...	3,52	8,28	...	...	...	8,28	11,80	...	11,80	3
64	Co-operative Credit Society of the Commissioners for the Port of Calcutta.	1922-23	1,53	20	1	1,74	1,98	...	...	...	1,98	3,64	...	3,64	3
		1923-24	1,64	24	...	1,88	2,42	...	...	...	2,49	4,35	...	4,35	3
		1924-25	1,67	29	1	1,97	2,77	...	11	...	2,88	4,75	...	4,75	1
		1925-26	1,78	35	...	2,13	3,56	...	...	...	3,56	5,61	...	5,61	1
		1926-27	1,87	41	...	2,28	4,13	...	...	...	4,13	6,31	...	6,31	1
65	Chatra-Serampur Co-operative Credit Society.	1925-26	85	22	...	1,07	5,03	...	...	...	5,03	5,01	35	5,36	1,18
		1926-27	1,03	32	...	1,35	6,40	...	...	...	6,40	7,33	65	7,98	8
66	Dacca Co-operative Industrial Union.	1925-26	1,02	1	...	1,03	5	27	...	...	32	8	1,22	1,30	3
		1926-27	1,02	2	12	1,16	4	37	...	...	41	...	36	36	...
67	Bogra Central Co-operative Bank.	1926-27	91	17	12	1,20	4,76	1,24	...	...	6,00	...	6,72	6,72	26
68	Rifle Factory Co-operative Credit Society.	1926-27	91	18	...	1,09	14	...	...	...	14	67	34	1,01	18
69	Assam Bengal Railway Employees' Co-operative Credit Society.	1926-27	86	16	13	1,15	2,64	...	...	...	2,64	3,63	...	3,63	...
	Bihar and Orissa.														
70	Bihar and Orissa Provincial Co-operative Bank, Patna.	1922-23	1,20	1,08	60	2,88	12,51	3,70	1,00	...	17,21	...	15,68	15,68	7
		1923-24	1,31	1,28	13	2,72	24,11	1,03	5	3,00	28,19	5	26,45	26,50	5
		1924-25*	2,41	1,46	24	4,11	24,67	6,23	17	2,70	33,77	28	30,43	30,71	7
	United Provinces.														
71	Bijnor District Bank.	1926-27	1,00	13	2	1,15	82	5	9	4	1,00	...	1,99	1,99	15
72	Muttra District Bank	1923-24	85	12	3	1,00	80	...	1	...	81	...	1,26	1,26	42
		1924-25	92	15	3	1,10	70	...	6	...	76	...	1,21	1,21	53
		1925-26	93	17	2	1,12	65		1	...	66	...	1,40	1,40	30
		1926-27	96	18	2	1,16	67	...	4	...	71	...	1,15	1,15	34
73	Moradabad District Bank.	1922-23	62	63	1	1,26	2,28	...	...	...	2,28	...	2,70	2,70	25
		1923-24	66	64	5	1,35	2,03	5	...	...	2,08	...	2,20	2,20	71
		1924-25	72	66	9	1,47	1,91	...	...	...	1,91	...	2,04	2,04	49
		1925-26	74	66	17	1,57	1,83	...	21	...	2,04	...	2,14	2,14	37
		1926-27	77	67	6	1,50	1,52	...	19	...	1,71	...	1,73	1,73	43
74	Jalaun District Bank, Orai.	1922-23	73	36	15	1,24	2,56	...	1	...	2,57	2	2,96	2,98	27
		1923-24	82	40	21	1,43	2,63	...	8	...	2,71	1	2,88	2,89	84
		1924-25	87	46	25	1,58	2,78	...	4	...	2,82	1	2,86	2,87	84
		1925-26	90	47	26	1,63	2,45	...	8	...	2,53	...	2,92	2,92	55
		1926-27	91	48	25	1,64	2,33	...	6	...	2,39	...	2,56	2,56	50
75	Gorakhpur District Bank.	1922-23	97	34	3	1,34	1,80	...	...	...	1,80	2	2,58	2,60	33
		1923-24	1,03	38	9	1,50	1,91	...	...	...	1,91	1	1,86	1,87	1,51
		1924-25	1,11	42	15	1,68	1,85	...	1	...	1,86	1	2,26	2,27	11
		1925-26	1,19	45	23	1,87	1,84	...	12	...	1,96	...	2,27	2,27	19
		1926-27	1,26	50	31	2,07	1,82	...	25	...	2,07	...	2,04	2,04	7
76	Kasia Central Bank	1922-23	59	38	5	1,02	1,07	...	4	...	1,11	1	1,60	1,61	12
		1923-24	64	38	6	1,08	98	...	6	...	1,04	1	84	85	1,01
		1924-25	68	40	9	1,17	93	...	5	...	98	...	90	90	52
		1925-26	71	41	11	1,23	91	...	13	...	1,04	...	68	68	72
		1926-27	74	41	12	1,27	69	...	11	...	80	...	1,04	1,04	45

* For later years' figures, *vide* under class A.

No. 14.—CAPITAL, RESERVE, DEPOSITS, LOANS AND CASH OF THE INDIAN CO-OPERATIVE BANKS DURING THE PAST FIVE YEARS—*contd.*

Class B.—Banks having capital and reserve over ₹1 lakh and less than ₹5 lakhs- *contd.*

No.	Name of Bank	Year	Capital and Reserve				Deposits and Loans from					Loans due by			Cash in hand and Bank
			Paid-up Share Capital	Reserve Fund under Sec. 33 of Act II of 1912	Other Funds	Total	Non-members and members in individual capacity	Provincial and Central Banks	Societies	Government	Total received	Members (individual)	Banks and Societies	Total outstanding	
	United Provinces—contd.		₹(1,000)	(₹1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)
77	Oudh and Rohilkhand Railway Employees' Co-operative Credit Society, Lucknow.	1922-23	1,18	8	...	1,26	3,31	...	...	...	3,31	4,60	...	4,60	13
		1923-24	1,51	17	6	1,74	2,64	...	...	...	2,64	4,24	...	4,24	15
		1924-25	1,77	21	6	2,04	2,44	...	...	...	2,44	4,54	...	4,54	3
		1925-26	1,82	25	6	2,13	2,86	...	...	...	2,86	4,79	...	4,79	1
		1926-27	1,54	28	9	1,91	3,82	...	...	...	3,82	5,61	...	5,61	3
	Punjab.														
78	Punjab Provincial Bank, Lahore.	1924-25	2,30		...	2,30	17	1,75	...	...	1,92	...	2,54	2,54	12
		1925-26*	4,15	...	...	4,15	7,28	14,42	...	...	21,70	...	9,11	9,11	2,49
79	Ambala Central Bank	1922-23	1,03	46	...	1,49	3,76	...	12	...	3,88	...	3,57	3,57	28
		1923-24	1,02	50	4	1,56	3,74	...	13	...	3,87	...	4,18	4,18	8
		1924-25	1,11	53	6	1,70	4,40	.....	16	...	4,56	...	5,13	5,13	...
		1925-26	1,12	58	8	1,78	4,99	...	81	...	5,80	...	6,07	6,07	...
		1926-27	1,20	63	7	1,90	6,35	50	1,22	...	8,07	...	8,00	8,00	58
80	Jullundur Central Bank.	1922-23	1,49	1,03	18	2,70	15,28	...	29	...	15,57	...	17,14	17,14	1,09
		1923-24	1,51	1,16	24	2,91	15,83	2	32	...	16,17	...	17,06	17,06	65
		1924-25	1,56	1,22	...	2,78	17,70	...	29	...	17,99	...	18,46	18,46	1,34
		1925-26	1,60	1,33	...	2,93	20,77	13	37	...	21,27	...	21,92	21,92	73
		1926-27	1,68	1,45	32	3,45	22,46	...	18	...	22,64	...	23,22	23,22	1,43
81	Fazilka Central Bank	1922-23	98	12	1	1,11	1,19	1,48	6	...	2,73	...	4,07	4,07	3
		1923-24	83	18	2	1,03	1,32	1,29	9	...	2,70	...	3,89	3,89	1
		1924-25	77	23	3	1,03	2,15	20	2	5	2,42	...	3,19	3,19	13
		1925-26	80	27	10	1,17	2,69	15	1	3	2,88	...	3,90	3,90	...
		1926-27	82	30	13	1,25	2,69	35	27	...	3,31	...	4,41	4,41	...
82	Lahore Central Bank	1922-23	90	56	21	1,67	20,75	50	1,00	..	22,25	1,52	18,32	19,84	33
		1923-24	91	69	33	1,93	24,82	1,05	1,81	...	27,68	1,26	23,96	25,22	30
		1924-25	94	77	42	2,13	37,72	79	3,57	..	42,08	1,59	37,69	39,28	5
		1925-26	95	90	75	2,60	48,51	...	4,08	...	52,59	1,80	37,06	38,86	5,07
		1926-27	1,46	1,05	1,02	3,53	65,93	1,61	5,22	...	72,76	2,61	55,76	58,37	2,81
83	Gurdaspur Central Bank.	1922-23	72	28	11	1,11	4,04	33	5	...	4,42	...	5,06	5,06	26
		1923-24	74	31	12	1,17	3,57	1,01	6	...	4,64	...	4,97	4,97	19
		1924-25	78	35	16	1,29	5,32	71	15	.	6,18	...	5,97	5,97	10
		1925-26	83	38	18	1,39	7,23	74	30	...	8,27	...	8,38	8,38	11
		1926-27	92	42	22	1,56	8,27	1,91	35	...	10,53	...	10,73	10,73	1
84	Rohtak Central Bank.	1923-24	56	34	17	1,07	5,01	...	...	...	5,01	...	5,56	5,56	23
		1924-25	58	38	21	1,17	6,10	...	3	...	6,13	...	6,44	6,44	27
		1925-26	58	42	16	1,16	7,25	...	54	...	8,39	...	8,28	8,28	21
		1926-27	60	46	25	1,31	9,94	50	30	...	10,74	...	9,78	9,78	13
85	Sargodha Central Bank.	1924-25	63	29	8	1,00	6,82	17	50	20	7,69	...	8,11	8,11	5
		1925-26	66	34	14	1,14	9,29	...	56	...	9,85	...	9,13	9,13	21
		1926-27	67	40	23	1,30	12,27	...	42	...	12,69	...	11,91	11,91	40
86	Lyallpur Central Bank.	1925-26	64	44	1	1,09	9,13	1,63	6,69	...	17,45	...	13,44	13,44	1
		1926-27	82	52	32	1,66	13,53	4,22	6,73	...	24,48	7	20,73	20,80	1
87	North-Western Railway Employees' Co-operative Credit Society, Lahore.	1922-23	95	6	...	1,01	4,72	...	...	...	4,72	5,82	...	5,82	15
		1923-24	1,24	9	...	1,33	7,26	..	...	...	7,26	8,31	50	8,81	12
		1924-25	1,44	13	1	1,58	9,35	25	...	...	9,60	10,17	70	10,87	1
		1925-26	1,64	20	6	1,90	12,65	8	...	...	12,73	10,88	4,00	14,88	...
		1926-27	2,05	26	17	2,48	18,58	18	...	...	18,76	11,82	9,74	21,56	...
88	Sialkot Central Bank .	1926-27	50	30	22	1,02	13,11	..	3	....	13,14	7	11,40	11,47	33
89	Gujranwala Central Bank.	1926-27	55	50	11	1,16	24,09	6,04	13	...	30,26	...	25,87	25,87	15
90	Gujrat Central Bank .	1926-27	52	32	25	1,09	7,53	...	41	...	7,94	...	8,05	8,05	10
	Burma														
91	Burma Urban Central Co-operative Bank.	1922-23	1,86	5	...	1,91	1,53	...	...	...	1,53	...	2,52	2,52	74
		1923-24	1,81	6	...	1,87	1,13	...	4	...	1,17	...	2,47	2,47	50
		1924-25	1,98	6	...	2,04	1,40	...	8	...	1,48	...	2,19	2,19	1,01
		1925-26	2,16	5	...	2,21	1,57	...	6	...	1,63	...	2,96	2,96	72
		1926-27	2,23	6	...	2,29	1,75	...	21	...	1,96	...	3,26	3,26	65
92	Pegu District Central Co-operative Bank.	1922-23	1,44	30	31	2,05	7,64	1,75	1,67	.	11,06	...	13,25	13,25	10
		1923-24	1,48	38	29	2,15	9,34	1,56	1,68	...	12,58	...	14,89	14,89	23
		1924-25	1,54	50	65	2,69	11,08	1,21	1,28	...	13,57	...	16 38	16,38	30
		1925-26	1,70	65	74	3,09	14,31	2,71	1,60	...	18,62	...	1,72	21,72	48
		1926-27	1,78	77	89	3,44	14,91	1,00	1,68	...	17,59	...	21,11	21,11	56
93	Burma Railways Co-operative Credit Society.	1922-23	2,70	16	...	2,86	53	...	...	...	53	3,71	...	3,71	3
		1923-24	3,37	19	..	3,56	54	...	...	...	54	4,12	1	4,13	24
		1924-25(*a*)	...	..	...	...	...	...	...	...	...	..	...	...	...
		1925-26	4,20	21	3	4,44	...	...	...	...	...	4,34	20	4,54	35
		1926-27(*a*)	...	...	...	...	...	...	...	...	...	...	...	...	...
94	Nyaunglebin Town Bank.	1922-23	1,33	29	9	1,71	1,47	38	...	...	1,85	3,56	10	3,66	8
		1923-24	1,37	37	9	1,83	1,55	30	..	...	1,85	3,58	...	3,58	19
		1924-25	1,33	44	11	1,88	99	30	...	...	1,29	4,06	...	4,06	10
		1925-26	1,29	50	11	1,90	1,17	60	...	...	1,77	3,99	52	4,51	18
		1926-27	1,28	55	11	1,94	2,87	60	...	...	3,47	4,87	..	4,87	15

* For later years' figures, *vide* under Class A.
(*a*) Returns for the year not received.

NO. 14.—CAPITAL, RESERVE, DEPOSITS, LOANS AND CASH OF THE INDIAN CO-OPERATIVE BANKS DURING THE PAST FIVE YEARS—*contd.*

Class B.—Banks having capital and reserve over R1 lakh and less than R5 lakhs—*contd.*

No.	Name of Bank	Year	Capital and Reserve				Deposits and Loans from					Loans due by			Cash in hand and Bank
			Paid-up Share Capital	Reserve Fund under Sec. 33 of Act II of 1912	Other Funds	Total	Non-members and members in individual capacity	Provincial and Central Banks	Societies	Government	Total received	Members (individual)	Banks and Societies	Total outstanding	
	Burma—contd.		R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)
95	Rangoon Secretariat Co-operative Credit Society.	1922-23	1,44	6	...	1,50	...	...	...	...	...	1,41	22	1,63	2
		1923-24	1,62	7	...	1,69	2	...	...	...	2	1,53	...	1,53	15
		1924-25	1,92	8	...	2,00	...	...	...	...	...	1,66	35	2,01	10
		1925-26	2,31	8	...	2,39	...	...	...	...	...	2,02	50	2,52	5
		1926-27	2,58	9	...	2,67	...	...	...	...	...	2,21	59	2,80	12
96	Burma Postal Co-operative Credit Society.	1922-23	1,80	12	...	1,92	...	...	4	...	4	1,54	38	1,92	...
		1923-24	1,97	13	...	2,10	...	...	13	...	13	1,94	18	2,12	1
		1924-25	1,82	5	...	1,87	...	...	5	...	5	1,52	20	1,72	...
		1925-26	1,83	7	...	1,90	...	...	...	...	...	1,43	40	1,83	...
		1926-27	2,04	7	...	2,11	...	...	3	...	3	1,67	38	2,05	...
97	Pakokku District Central Co-operative Bank.	1923-24	66	35	20	1,21	6,65	1,84	6	...	8,58	...	9,73	9,73	27
		1924-25	67	37	23	1,26	5,99	1,44	66	...	8,09	...	9,26	9,26	36
		1925-26	67	40	25	1,32	6,53	80	68	...	8,01	...	9,54	9,54	20
		1926-27	65	47	30	1,42	7,31	50	52	...	8,33	...	10,05	10,05	17
98	Sittang Colony Banking Union.	1923-24	1,56	...	...	1,56	...	...	...	...	...	...	1,58	1,58	18
		1924-25	2,51	13	...	2,64	...	...	...	...	...	...	2,71	2,71	16
		1925-26*	3,86	12	...	3,98	...	...	...	...	...	...	5,80	5,80	9
99	Rangoon Port Commissioners Co-operative Credit Society.	1924-25	1,20	5	1	1,26	...	...	8	...	8	1,32	...	1,32	24
		1925-26	1,48	6	...	1,54	...	...	..	...	...	1,46	...	1,46	32
		1926-27(*a*)	...	...	...	..	...	...	...	...	...	...	..	...	...
100	Burma Oil Co. Employees' Co-operative Credit Society.	1925-26	1,50	4	...	1,54	...	...	...	...	...	1,33	...	1,33	38
		1926-27	1,52	4	...	1,56	...	...	...	...	...	1,33	...	1,33	43
101	Moulmein District Central Co-operative Bank.	1925-26	92	8	2	1,02	1,67	16	...	...	1,83	..	2,83	2,83	14
		1926-27	93	11	3	1,07	1,92	...	...	...	1,92	...	2,94	2,94	21
102	Sagu-Salin Central Co-operative Bank.	1925-26	53	37	24	1,14	2,98	82	34	...	4,14	...	5,45	5,45	13
		1926-27	51	41	27	1,19	3,07	1,01	42	...	4,50	...	5,78	5,78	17
	Central Provinces and Berar.														
103	Nagpur Central Bank	1922-23	70	17	22	1,09	6,40	...	41	...	6,81	...	6,63	6,63	1
		1923-24	72	20	27	1,19	5,55	11	46	...	6,12	...	5,92	5,92	1
		1924-25	73	22	30	1,25	5,45	...	52	...	5,97	...	5,81	5,81	1
		1925-26	75	24	37	1,36	4,97	...	63	...	5,60	...	5,50	5,50	1
		1926-27	76	25	45	1,46	4,93	10	72	...	5,75	...	5,54	5,54	...
104	Bhandara Central Bank.	1922-23	52	11	20	83	1,45	...	38	...	1,83	...	2,23	2,23	8
		1923-24	51	12	31	94	89	...	43	...	1,32	...	1,64	1,64	5
		1924-25	50	13	32	95	87	...	47	...	1,34	...	1,46	1,46	4
		1925-26	48	14	43	1,05	82	...	56	...	1,38	...	1,49	1,49	6
		1926-27	47	14	43	1,04	85	...	58	...	1,43	4	1,33	1,37	3
105	Balaghat Central Bank	1922-23	89	51	19	1,59	3,18	2	1,25	...	4,45	3	5,45	5,48	5
		1923-24	89	52	91	2,32	2,93	...	1,49	2	4,35	1	5,00	5,01	10
		1924-25	89	53	1,25	2,67	2,23	...	1,50	...	3,73	1	4,56	4,57	7
		1925-26	89	60	1,33	2,82	1,93	...	1,69	...	3,62	4	4,56	4,60	4
		1926-27	90	60	1,37	2,87	1,84	...	1,71	2	3,57	3	4,62	4,65	8
106	Sihora Central Bank	1922-23	78	30	29	1,37	5,46	45	1,41	2	5,34	1	5,42	5,43	5
		1923-24	78	35	39	1,52	2,75	71	1,50	3	4,99	...	4,75	4,75	21
		1924-25	73	36	47	1,56	2,22	75	1,56	...	4,53	1	3,99	4,00	9
		1925-26	70	40	48	1,58	2,23	1,36	1,68	...	5,27	3	4,40	4,43	26
		1926-27	72	41	54	1,67	2,68	88	1,98	..	5,54	5	4,70	4,75	6
107	Hoshangabad Central Bank.	1922-23	70	17	27	1,14	3,49	5	68	...	4,22	2	4,18	4,20	23
		1923-24	70	20	42	1,32	3,36	15	77	...	4,28	6	4,07	4,13	10
		1924-25	69	22	50	1,41	2,82	18	86	...	3,86	10	3,89	3,99	4
		1925-26	66	25	57	1,48	2,79	26	96	...	4,01	9	3,69	3,78	17
		1926-27	61	27	66	1,54	2,87	18	1,01	...	4,06	11	3,58	3,69	14
108	Betul Central Bank	1922-23	84	19	50	1,53	1,69	1,04	1,02	...	3,75	2	4,16	4,18	8
		1923-24	84	20	50	1,54	1,42	1,19	1,16	...	3,77	3	4,32	4,35	12
		1924-25	84	20	50	1,54	1,45	78	1,24	...	3,47	3	3,97	4,00	12
		1925-26	80	23	53	1,56	1,53	80	1,31	..	3,64	4	4,07	4,11	13
		1926-27	81	28	59	1,68	1,71	85	1,40	...	3,96	5	4,41	4,46	14
109	Nimar Central Bank	1922-23	94	8	39	1,41	1,25	1,21	66	...	3,12	...	4,06	4,06	7
		1923-24	93	8	55	1,56	1,35	88	77	...	3,00	...	3,82	3,82	6
		1924-25	92	8	69	1,69	98	93	83	...	2,74	...	3,44	3,44	3
		1925-26	93	9	68	1,70	80	1,66	91	...	3,37	...	4,03	4,03	7
		1926-27	77	10	98	1,85	87	1,57	55	...	2,99	1	3,70	3,71	2
110	Narsinghpur Central Bank.	1922-23	70	14	17	1,01	2,36	6	60	...	3,02	...	3,29	3,29	9
		1923-24	70	17	25	1,12	2,56	11	72	...	3,39	...	3,26	3,26	11
		1924-25	67	21	25	1,13	2,47	...	75	...	3,22	...	3,01	3,01	13
		1925-26	62	23	28	1,13	2,67	...	80	...	3,47	...	3,18	3,18	14
		1926-27	64	25	32	1,21	2,89	25	81	...	3,45	...	3,82	3,82	8

* For later years' figures *vide* under class A.

(*a*) Returns not received

No. 14.—CAPITAL, RESERVE, DEPOSITS, LOANS AND CASH OF THE INDIAN CO-OPERATIVE BANKS DURING THE PAST FIVE YEARS—*concld.*

Class B.—Banks having capital and reserve over R1 lakh and less than R5 lakhs—*concld.*

No.	Name of Bank	Year	Capital and Reserve				Deposits and Loans from					Loans due by			Cash in hand and Bank
			Paid-up Share Capital	Reserve Fund under Sec. 33 of Act II of 1912	Other Funds	Total	Non-members and members in individual capacity	Provincial and Central Banks	Societies	Government	Total received	Members (individual)	Banks and Societies	Total outstanding	
			R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)
	Central Provinces and Berar—contd.														
111	Chhindwara Central Bank.	1922-23	69	12	35	1,16	2,37	1,11	56	...	4,04	2	4,35	4,37	4
		1923-24	68	12	57	1,38	2,40	78	64	...	3,82	2	4,20	4,22	...
		1924-25	70	12	63	1,45	1,97	78	72	...	3,47	...	3,87	3,87	10
		1925-26	69	13	72	1,54	1,97	56	85	...	3,38	1	3,70	3,71	22
		1926-27	68	13	78	1,59	2,40	19	74	...	3,33	2	3,41	3,43	12
112	Raipur Central Bank	1922-23	1,17	22	18	1,57	3,84	...	58	...	4,42	...	4,81	4,81	17
		1923-24	1,15	23	18	1,76	3,49	5	64	...	4,18	...	4,35	4,35	27
		1924-25	1,13	24	38	1,75	3,13	...	69	3	3,85	...	4,21	4,21	10
		1925-26	1,09	28	38	1,75	2,57	...	80	...	3,38	...	3,82	3,82	11
		1926-27	98	32	38	1,68	2,41	...	86	...	3,27	1	3,57	3,58	15
113	Amraoti Central Bank	1922-23	1,21	31	58	2,10	14,94	...	94	1	15,89	1	13,22	13,23	48
		1923-24	1,26	38	68	2,32	17,17	...	1,30	8	18,55	1	11,62	11,63	58
		1924-25	1,37	52	76	2,65	19,06	...	1,64	...	20,70	1	14,78	14,79	12
		1925-26	1,41	61	97	2,99	20,23	1,06	2,05	...	23,34	2	17,32	17,34	6
		1926-27	1,41	74	1,25	3,40	22,88	91	2,47	...	26,26	2	19,51	19,53	5
114	Akola Central Bank	1922-23	1,06	35	63	2,04	13,50	89	1,34	...	15,73	...	11,46	11,46	...
		1923-24	1,10	45	87	2,42	13,29	65	1,83	...	15,77	...	9,80	9,80	2
		1924-25	1,22	52	92	2,66	15,60	2,09	2,11	...	19,80	...	14,38	14,38	2
		1925-26	1,29	66	1,18	3,13	17,10	3,03	2,48	...	22,61	1	17,83	17,84	2
		1926-27	1,34	80	1,52	3,66	16,94	6,68	2,77	...	26,39	1	21,47	21,48	2
115	Khamgaon Central Bank.	1922-23	63	17	24	1,04	2,43	1,79	79	...	5,01	...	5,38	5,38	4
		1923-24	63	20	24	1,07	3,01	62	90	...	4,53	4	4,14	4,18	14
		1924-25	65	23	27	1,15	3,11	1,54	98	...	5,63	4	5,17	5,21	11
		1925-26	72	26	27	1,25	3,09	3,04	1,17	...	7,30	2	6,71	6,73	12
		1926-27	76	27	42	1,45	3,47	3,86	1,31	...	8,64	1	7,84	7,85	17
116	Drug Central Bank	1923-24	74	10	37	1,21	81	2	64	1	1,48	...	1,95	1,95	11
		1924-25	74	11	37	1,22	52	...	70	...	1,22	...	1,60	1,60	2
		1925-26	75	22	46	1,43	53	...	70	...	1,23	1	1,63	1,64	3
		1926-27	69	26	58	1,53	50	...	58	...	1,08	1	1,19	1,20	2
117	Yeotmal Central Bank.	1923-24	69	17	24	1,10	5,63	1,05	62	...	7,30	4	5,70	5,74	2
		1924-25	76	22	25	1,23	5,78	2,71	82	...	9,31	14	7,37	7,51	6
		1925-26	80	26	31	1,37	6,30	3,70	1,10	...	11,10	2	9,27	9,29	2
		1926-27	81	27	30	1,38	7,62	3,68	1,45	...	12,75	1	10,90	10,91	...
118	Bilaspur Central Bank	1924-25	77	15	12	1,04	2,09	...	40	...	2,49	1	2,62	2,63	3
		1925-26	73	16	12	1,01	2,22	...	46	...	2,68	1	2,65	2,66	5
		1926-27	71	18	11	1,00	2,50	...	43	...	2,93	2	2,97	2,99	3
119	Mehkar Central Bank	1924-25	77	20	10	1,07	72	1,92	84	...	3,48	...	3,87	3,87	10
		1925-26	80	25	10	1,15	77	2,79	93	...	4,49	...	4,87	4,87	7
		1926-27	83	26	10	1,19	78	3,24	1,20	...	5,22	...	5,53	5,53	5
120	Saugor Central Bank	1925-26	50	21	31	1,02	1,60	5	55	...	2,20	1	2,24	2,25	7
		1926-27	49	21	32	1,02	1,62	...	57	...	2,19	...	2,27	2,27	5
	Ajmer-Merwara														
121	Ajmer Central Co-operative Bank, Ajmer.	1922-23	1,00	69	49	2,18	9,33	...	1	...	9,34	57	8,57	9,14	1,03
		1923-24	1,00	80	59	2,39	8,21	...	5	...	8,26	1,36	8,97	10,33	14
		1924-25	1,00	90	61	2,51	8,83	...	4	...	8,87	1,62	8,50	10,12	2
		1925-26	1,00	1,00	62	2,62	9,05	...	32	...	9,37	2,08	8,30	10,38	17
		1926-27	1,00	1,08	64	2,72	10,43	3	53	...	10,99	2,00	7,76	9,76	1
122	Beawar Central Co-operative Bank, Beawar.	1922-23	1,01	26	1	1,28	5,34	...	2	...	5,36	50	6,04	6,54	14
		1923-24	1,01	33	5	1,39	4,97	...	2	...	4,99	47	5,61	6,08	11
		1924-25	1,01	36	5	1,42	4,47	...	2	...	4,49	28	5,27	5,55	9
		1925-26	1,01	42	6	1,49	4,81	...	2	40	5,23	26	5,91	6,17	8
		1926-27	1,01	44	7	1,52	4,98	...	1	45	5,44	27	5,88	6,15	46

No. 15.—STATEMENT SHOWING FAILURES OF INDIAN JOINT STOCK BANKS FROM 1917 TO 1926

No.	——	Number of Companies	Capital			Date of Registration	Date of going into liquidation or final dissolution
			Authorised	Subscribed	Paid-up		
	1926		₹	₹	₹		
	MADRAS.						
1	Andhra Khaddar Bank	...	10,000	5,550	5,250	8th September 1923	1st March 1926
2	Vellore Commercial Bank	...	20,00,000	3,07,000	3,07,300	26th October 1904	19th April 1926
3	Karur Sri Saroda Bank	...	1,00,000	19,000	...	11th December 1925	15th June 1926*
4	Madras City Union Bank	...	1,00,000	7,620	1,905	12th October 1922	27th July 1926*
5	Edappal Bank	...	1,00,000	10,060	8,050	21st February 1923	9th September 1926
	Total, Madras	5	23,10,000	3,49,230	3,22,505		
	BIHAR AND ORISSA.						
6	Gaya Bank and Trades Association	...	50,000	6,900	4,750	22nd July 1907	5th February 1926†
7	Monghyr Industrial Bank	...	1,00,000	17,240	7,498	23rd March 1920	13th March 1926
	Total, Bihar and Orissa	2	1,50,000	24,140	12,248		
	PUNJAB						
8	Indian Merchants Bank	...	10,00,000	1,05,675	16,303	17th December 1922	28th May 1926
9	Loyal Bank of India	...	20,00,000	1,01,000	16,355	11th October 1923	2nd August 1926
10	Hindustan National Bank	...	1,00,000	13,330	...	9th December 1924	22nd October 1926
11	Agricultural Bank of India	...	5,00,000	25,200	...	9th January 1925	12th December 1926
	Total, Punjab	4	36,00,000	2,45,205	32,658		
	DELHI.						
12	Rajputana Corporation	...	5,00,000	30,300	1,800	30th October 1924	24th September 1926*
	MYSORE.						
13	Gundlupet Sri Himavat Gopala Krishnaswamy Bank	...	20,000	13,000	12,812	11th January 1901	28th January 1926
	TRAVANCORE.						
14	Kottarakara Bank	...	5,00,000	43,940	16,122	8th June 1920	3rd June 1926
	GRAND TOTAL, 1926	14	70,80,000	7,05,815	3,93,145		
	1925	17	1,89,80,000	25,41,695	18,75,795		
	1924	18	6,30,30,925	26,46,370	11,33,623		
	1923	20	21,86,89,995	9,92,36,480	4,65,47,325		
	1922	15	10,15,55,000	27,25,744	3,29,991		
Totals	1921	7	70,40,000	5,80,965	1,25,329		
	1920	3	10,40,000	7,67,700	7,24,717		
	1919	4	52,50,000	6,47,185	4,02,737		
	1918	7	2,09,49,970	4,85,651	1,46,185		
	1917	9	76,49,980	35,75,742	25,25,914		

* Struck off † Wound up by court

No. 16.—TOTAL AMOUNT OF CHEQUES CLEARED FROM CLEARING HOUSES IN EACH YEAR FROM 1912 TO 1926

	Calcutta	Bombay	Madras	Karachi	Rangoon	Cawnpore	Lahore	Total
	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)	₹ (lakhs)
1912	2,88,31	2,05,56	21,37	11,46	60,43	...	...	5,87,13
1913	3,33,02	2,19,30	23,56	12,49	61,98	...	...	6,50,35
1914	2,80,31	1,73,03	21,36	13,14	49,89	...	...	5,37,73
1915	3,22,67	1,66,88	19,22	13,66	40,69	...	...	5,63,12
1916	4,80,17	2,40,51	24,95	15,03	48,53	...	...	8,09,19
1917	4,71,93	3,36,54	22,84	20,27	49,66	...	...	9,01,24
1918	7,44,17	5,33,62	24,56	24,29	69,27	...	...	13,95,91
1919	9,02,49	7,58,32	30,13	22,19	88,37	...	...	18,01,50
1920	15,33,89	13,93,94	77,17	31,88	1,07,79	4,51*	...	31,49,18
1921	9,16,72	8,97,01	39,10	35,79	1,18,75	8,80	5,65†	20,21,82
1922	9,44,26	8,63,76	42,79	32,37	1,23,17	8,24	8,10	20,22,69
1923	8,91,49	7,45,53	53,80	40,48	1,31,33	6,81	6,75	18,76,19
1924	9,22,49	6,29,33	55,06	44,58	1,14,60	5,74	5,48	17,77,28
1925	10,18,33	5,15,05	57,98	41,19	1,24,84	5,80	6,73	17,69,92
1926	9,49,45	4,11,58	55,32	31,17	1,27,67	8,36	7,56	15,91,11

* The Clearing House at Cawnpore was opened in July, 1920.
† The Lahore Clearing House was opened in April, 1921.

APPENDIX I

Banks and their Branches and Agencies in the Principal Towns of India

Town	Province	Name of Bank	
A			
Abohar	Punjab	Punjab National Bank	...
Abbottabad	N.-W. Frontier Province	Imperial Bank of India	...
,,	,, ,,	Punjab Co-operative Bank	...
Absikera	Mysore	Bank of Mysore	Sub-Branch.
Agra	United Provinces	Benares Bank	...
,,	,, ,,	Bhargava Commercial Bank	...
,,	,, ,,	Imperial Bank of India	...
,,	,, ,,	Muslim Bank of India	...
Ahmedabad	Bombay	Bank of Baroda	...
,,	,,	Bank of India	...
,,	,,	Central Bank of India	...
,,	,,	Imperial Bank of India	Two branches.
,,	,,	Industrial Bank of Western India	Head Office and two branches.
Ahmednagar	,,	Imperial Bank of India	...
Ajmer	Ajmer-Merwara	Imperial Bank of India	...
Akola	Central Provinces	Imperial Bank of India	...
Akyab	Lower Burma	Imperial Bank of India	...
,,	,, ,,	U. Rai Gyaw Thoo & Co.	Head Office.
Aligarh	United Provinces	Imperial Bank of India	One branch.
Allahabad	,, ,,	Ajodhia Bank	Agency.
,,	,, ,,	Allahabad Bank	One branch and one city office.
,,	,, ,,	Punjab National Bank	...
,, (Karma)	,, ,,	Rajput Banking Co.	Head Office.
,,	,, ,,	Benares Bank	Agency.
,,	,, ,,	Imperial Bank of India	...
Alleppey	Travancore, Madras	Imperial Bank of India	...
,,	,, ,,	Indian Bank	...
,,	,, ,,	Nedungadi Bank	...
,,	,, ,,	Travancore National Bank	...
,,	,, ,,	State Aided Bank of Travancore	Head Office.
Almora	United Provinces	Punjab Industrial Bank	...
Alwaye	Travancore, Madras	Namboodiri Bank	...
Ambala	Punjab	Imperial Bank of India	Two branches.
,,	,,	Peoples Bank of Northern India	...
,,	,,	Punjab National Bank	Two branches.
,,	,,	Simla Banking and Industrial Company	...
Amraoti	Berar	Imperial Bank of India	...
Amreli	Baroda	Bank of Baroda	...
Amritsar	Punjab	Allahabad Bank	...
,,	,,	Benares Bank	Agency.
,,	,,	Central Bank of India	...
,,	,,	Chartered Bank of India, Australia and China	...
,,	,,	Frontier Bank	Agency.
,,	,,	Imperial Bank of India	...
,,	,,	Lyallpur Bank	Agency.
,,	,,	Muslim Bank of India	...
,,	,,	Peoples Bank of Northern India	...
,,	,,	National Bank of India	...
,,	,,	Punjab Co-operative Bank	Head Office.
,,	,,	Punjab National Bank	...
,,	,,	Punjab and Sind Bank	Head Office.
Arrah	Bihar and Orissa	Bank of Behar	...
Asansol	Bengal	Central Bank of India	...
,,	,,	Imperial Bank of India	...
Arsikere	Mysore	Bank of Mysore	Sub-Branch.
B			
Badagara	Madras	Calicut Bank	...
,,	,,	Nedungadi Bank	...
Bahawalpur	Punjab	Peoples Bank of Northern India	...
Bagalkot	Bombay	Union Bank of Bijapur and Sholapur	...
Bandar	Madras	Andhra Bank	Head Office.
Bangalore	Mysore	Bangalore Bank	Head Office and one branch.
,,	,,	Bangalore Union Bank	Head Office.
,,	,,	Bangalore Mercantile Bank	Head Office.
,,	,,	Bank of Mysore	Head Office and one branch.
,,	,,	Imperial Bank of India	...

APPENDIX I—*continued*

Banks and their Branches and Agencies in the Principal Towns of India—continued

Town	Province	Name of Bank	
B—*contd.*			
Bangalore	Mysore	Devanga Bank	Head Office.
,,	,,	Mysore Industrial Bank	Head Office.
Bankipore	Bihar and Orissa	Benares Bank	Agency.
Bannu	N.-W. Frontier Province	Frontier Bank	...
,,	,, ,,	Lyallpur Bank	...
,,	,, ,,	Peoples Bank of Northern India	...
Bareilly	United Provinces	Allahabad Bank	...
,,	,, ,,	Benares Bank	Agency.
,,	,, ,,	Imperial Bank of India	...
Barisal	Bengal	Barisal Bank	Head Office.
Baroda	Baroda	Bank of Baroda	Head Office.
Barsi	Bombay	Bank of Barsi	...
Bassein	Burma	Imperial Bank of India	...
Basti	United Provinces	Mufassil Bank	...
Bellary	Madras	Imperial Bank of India	...
Benares	United Provinces	Ajodhia Bank	Agency.
,,	,, ,,	Allahabad Bank	...
,,	,, ,,	Bank of Behar	...
,,	,, ,,	Benares Bank	Head Office.
,,	,, ,,	Imperial Bank of India	...
Berhampore (Ganjam)	Madras	Imperial Bank of India	...
Bezwada	,,	Imperial Bank of India	...
Bhagalpore	Bihar and Orissa	Benares Bank	...
,,	,,	Imperial Bank of India	...
Bhavnagar	Bombay	Bank of Baroda	...
Bhera	Punjab	Lyallpur Bank	...
,,	,,	Punjab and Kashmir Bank	...
Bhilsa	Gwalior State	Imperial Bank of India	Sub-Agency.
Bhopal	Central India	Bharat National Bank	...
,,	,,	Imperial Bank of India	...
Bijapur	Bombay	Union Bank of Bijapur and Sholapur	Head Office.
Bogale	Burma	Dawsons Bank	...
Bogra	Bengal	Panchbibi Industrial Bank	Head Office.
Bombay	Bombay	Ajodhia Bank	Agency.
,,	,,	Allahabad Bank	...
,,	,,	American Express Company Incorporated	...
,,	,,	Banco Nacional Ultramarino	...
,,	,,	Bank of Baroda	...
,,	,,	Bank of India	Head Office.
,,	,,	Bank of Morvi	Head Office.
,,	,,	Bank of Nanumal Naraindas & Co.	...
,,	,,	Bank of Taiwan	...
,,	,,	Benares Bank	Agency.
,,	,,	Bombay Merchants' Bank	Head Office.
,,	,,	Central Bank of India	Head Office and four branches.
,,	,,	Chartered Bank of India, Australia, and China	...
,,	,,	Comptoir National d'Escompte de Paris	...
,,	,,	Eastern Bank	...
,,	,,	Frontier Bank	Agency.
,,	,,	Hongkong and Shanghai Banking Corporation	...
,,	,,	Imperial Bank of India	Local Head Office and three branches.
,,	,,	Imperial Bank of Persia	...
,,	,,	Industrial Bank of Western India	...
,,	,,	National City Bank of New York.	...
,,	,,	Karachi Bank	...
,,	,,	Lloyds Bank	...
,,	,,	Lyallpur Bank	Agency.
,,	,,	Mercantile Bank of India	...
,,	,,	National Bank of India	...
,,	,,	Nederlandsche Handel-Maatschappij	...
,,	,,	Nederlandsch Indische Handelsbank	...
,,	,,	P. & O. Banking Corporation	...
,,	,,	Punjab National Bank	...
,,	,,	Shilotri Bank	Head Office.
,,	,,	Sumitomo Bank	...
,,	,,	Union Bank of India	Head Office.
,,	,,	Thomas Cook & Son (Bankers)	...
,,	,,	Yokohama Specie Bank	...
Broach	,,	Imperial Bank of India	...
Bulandshahr	United Provinces	Imperial Bank of India	...
Bundi	Rajputana	Peoples Bank of Northern India	...
C			
Calcutta	Bengal	Ajodhia Bank	Agency.
,,	,,	Allahabad Bank	Head Office.

APPENDIX I—*continued*

Banks and their Branches and Agencies in the Principal Towns of India—continued

Town	Province	Name of Bank	
C—*contd.*			
Calcutta	Bengal	American Express Company Incorporated	...
,,	,,	Bank of India	...
,,	,,	Bank of Taiwan	...
,,	,,	Benares Bank	Agency.
,,	,,	Bhowanipore Banking Corporation	Head Office.
,,	,,	Central Bank of India	Two branches.
,,	,,	Chartered Bank of India, Australia, and China	...
,,	,,	Co-operative Hindusthan Bank	Head Office.
,,	,,	Eastern Bank	...
,,	,,	Frontier Bank	Agency.
,,	,,	Hongkong and Shanghai Banking Corporation	...
,,	,,	Imperial Bank of India	Local Head Office and three branches.
,,	,,	Indian Industrial Bank	Head Office.
,,	,,	Karnani Industrial Bank	Head Office.
,,	,,	Lloyds Bank	Two Offices.
,,	,,	Luxmi Industrial Bank	Head Office.
,,	,,	Lyallpur Bank	Agency.
,,	,,	Mahajan Banking and Trading Co.	Head Office.
,,	,,	Mercantile Bank of India	...
,,	,,	National Bank of India	...
,,	,,	National City Bank of New York	...
,,	,,	Nederlandsche Handel-Maatschappij	...
,,	,,	Nederlandsch Indische Handelsbank	...
,,	,,	Oriental Bank	Head Office.
,,	,,	P. & O. Banking Corporation	...
,,	,,	Punjab National Bank	...
,,	,,	Yokohama Specie Bank	...
Calicut	Madras	Calicut Bank	Head Office.
,,	,,	Imperial Bank of India	...
,,	,,	Nedungadi Bank	Head Office.
Cannanore	,,	Cannanore Bank	Head Office.
,,	,,	Nedungadi Bank	...
Cawnpore	United Provinces	Ajodhia Bank	Agency.
,,	,, ,,	Allahabad Bank	One branch and one City Office.
,,	,, ,,	Benares Bank	Agency.
,,	,, ,,	Central Bank of India	...
,,	,, ,,	Chartered Bank of India, Australia, and China	...
,,	,, ,,	Imperial Bank of India	...
,,	,, ,,	Muslim Bank of India	...
,,	,, ,,	National Bank of India	...
,,	,, ,,	Oudh Commercial Bank	...
,,	,, ,,	Punjab National Bank	...
Chalapuram	Madras	Calicut Bank	...
Chandausi	United Provinces	Allahabad Bank	...
,,	,, ,,	Benares Bank	Agency.
,,	,, ,,	Central Bank of India	...
Chandpur	Bengal	Imperial Bank of India	...
Channapatna	Mysore	Bank of Mysore	...
Chapra	Bihar and Orissa	Bank of Behar	...
,,	,, ,,	Imperial Bank of India	...
Chatmohor (Pabna)	Bengal	Mahajan Banking and Trading Co.	...
Chickmugalur	Mysore	Bank of Mysore	...
Chiniot	Punjab	Lyallpur Bank	...
Chittaldroog	Mysore	Bank of Mysore	Sub-branch.
Chittagong	Bengal	Imperial Bank of India	...
,,	,,	Mohaluxmi Bank	Head Office.
,,	,,	National Bank of India	...
Chowghat	Madras	Calicut Bank	...
,,	,,	Nedungadi Bank	...
Cocanada	,,	Imperial Bank of India	...
Cochin	,,	Calicut Bank	...
,,	,,	Canara Bank	...
,,	,,	Imperial Bank of India	...
,,	,,	Indian Bank	...
,,	,,	National Bank of India	...
,,	,,	Nedungadi Bank	...
Coimbatore	,,	Coimbatore Union Bank	Head Office.
,,	,,	Indian Bank	...
,,	,,	Coimbatore Town Bank	Head Office.
,,	,,	Imperial Bank of India	...
,,	,,	Nedungadi Bank	...
Coondapoor	,,	Canara Banking Corporation	...
Cooch Behar	Bengal	Cooch Behar Bank	Head Office.
Cuddalore	Madras	Imperial Bank of India	...
Cuddapah	,,	Imperial Bank of India	...
Cuttack	Bihar and Orissa	Imperial Bank of India	...

APPENDIX I—*continued*

Banks and their Branches and Agencies in the Principal Towns of India—continued

Town	Province	Name of Bank	
D			
Dabhoi	Baroda	Bank of Baroda	...
Dacca	Bengal	Imperial Bank of India	...
,,	,,	Bank of Dacca	Head Office.
Daltongunj	Bihar and Orissa	Chota Nagpur Banking Association	...
Darbhanga	,, ,,	Darbhanga Bank	Head Office.
,,	,, ,,	Imperial Bank of India	...
Darjeeling	Bengal	Imperial Bank of India	...
Davangere	Mysore	Bank of Mysore	...
Dedaye	Burma	Dawsons Bank	...
Dehra Dun	United Provinces	Allahabad Bank	...
,,	,,	Imperial Bank of India	...
Delhi	Delhi	Allahabad Bank	...
,,	,,	Bank of Nanumal Naraindas & Co.	...
,,	,,	Benares Bank	Agency.
,,	,,	Bharat National Bank	Head Office.
,,	,,	Central Bank of India	...
,,	,,	Chartered Bank of India, Australia, and China	...
,,	,,	Frontier Bank	Agency.
,,	,,	Imperial Bank of India	Two branches.
,,	,,	Lloyds Bank	...
,,	,,	Lyallpur Bank	Agency.
,,	,,	Mercantile Bank of India	...
,,	,,	Muslim Bank of India	Two branches.
,,	,,	National Bank of India	...
,,	,,	Peoples Bank of Northern India	...
,,	,,	Punjab National Bank	...
Dera Ghazi Khan	N.-W. Frontier Province	Frontier Bank	...
,,	,, ,, ,,	Peoples Bank of Northern India	...
Dera Ismail Khan	,, ,, ,,	Frontier Bank	Head Office and one branch.
,, ,,	,, ,, ,,	Lyallpur Bank	Head Office and one branch.
,, ,,	,, ,, ,,	Peoples Bank of Northern India	...
,, ,,	,, ,, ,,	Punjab National Bank	...
Dhanbad	Bihar and Orissa	Chota Nagpur Banking Association	...
,,	,,	Imperial Bank of India	...
Dharwar	Bombay	Dharwar Bank	Head Office.
Dhulia	,,	Imperial Bank of India	...
Dibrugarh	Assam	Imperial Bank of India	...
Dindigul	Madras	Karur Vysaya Bank	...
Dwarka	Baroda	Bank of Baroda	...
E			
Ellore	Madras	Imperial Bank of India	...
Ernakulam	,,	Nedungadi Bank	...
Erode	,,	Erode Bank	Head Office.
,,	,,	Imperial Bank of India	...
Etawah	United Provinces	Allahabad Bank	...
,,	,,	Imperial Bank of India	...
F			
Farrukhabad	United Provinces	Imperial Bank of India	...
Fazilka	Punjab	Bank of Nanumal Naraindas & Co.	...
Ferozepore	,,	Imperial Bank of India	...
,,	,,	Peoples Bank of Northern India	...
,,	,,	Punjab National Bank	...
Fyzabad	United Provinces	Ajodhia Bank	Head Office.
,,	,, ,,	Allahabad Bank	...
,,	,, ,,	Benares Bank	Agency.
,,	,, ,,	Imperial Bank of India	...
,,	,, ,,	Oudh Commercial Bank	Head Office.
G			
Gadag	Bombay	Dharwar Bank	...
Gaya	Bihar and Orissa	Bank of Behar	...
,,	,,	Imperial Bank of India	...
Girgaum	Bombay	Shilotri Bank	...
Giridih	Bihar and Orissa	Chota Nagpur Banking Association	...

APPENDIX I—*continued*

Banks and their Branches and Agencies in the Principal Towns of India—continued

Town	Province	Name of Bank	
G—*contd.*			
Godhra	Bombay	Imperial Bank of India	...
Gojra	Punjab	Punjab National Bank	...
,,	,,	Imperial Bank of India	...
Gorakhpur	United Provinces	Allahabad Bank	...
,,	,, ,,	Benares Bank	Agency.
,,	,, ,,	Imperial Bank of India	...
,,	,, ,,	Mufassil Bank	Head Office.
Gujarkhan	Punjab	Punjab and Kashmir Bank	...
Gujranwala	,,	Imperial Bank of India	...
,,	,,	Peoples Bank of Northern India	...
,,	,,	Punjab National Bank	...
,,	,,	Punjab and Sind Bank	...
Gujrat	,,	Lyallpur Bank	Two branches.
,,	,,	Peoples Bank of Northern India	...
Gulmarg	Kashmir	Lloyds Bank	...
Guntur	Madras	Imperial Bank of India	...
,,	,,	Indian Bank	...
Gwalior	Gwalior State	Imperial Bank of India	...
H			
Hafizabad	Punjab	Punjab National Bank	...
Hajiganj	Bengal	Bengal Traders Bank	Head Office.
Hapur	United Provinces	Allahabad Bank	...
,,	,, ,,	Byopar Sahayak Bank	...
,,	,, ,,	Central Bank of India	...
Harihar	Mysore	Bank of Mysore	Sub-Branch.
Hassan	,,	Bank of Mysore	...
Hathras	United Provinces	Allahabad Bank	...
,,	,, ,,	Benares Bank	Agency.
,,	,, ,,	Imperial Bank of India	...
Hazaribagh	Bihar and Orissa	Chota Nagpur Banking Association	Head Office.
Hoshiarpur	Punjab	Bari Doab Bank	..
,,	,,	Peoples Bank of Northern India	...
,,	,,	Punjab National Bank	...
,,	,,	Simla Banking and Industrial Co.	...
Howrah	Bengal	Mercantile Bank of India	...
,,	,,	Imperial Bank of India	...
Hubli	Bombay	Dharwar Bank	...
,,	,,	Imperial Bank of India	...
Hyderabad (Deccan)	Hyderabad	Central Bank of India	...
,, ,,	,,	Imperial Bank of India	...
,, (Sind)	Sind	Bank of Nanumal Narayandas & Co.	...
,,	,,	Imperial Bank of India	...
,,	,,	Karachi Bank	...
,,	,,	Punjab National Bank	...
I			
Indore	Central India	Imperial Bank of India	...
J			
Jaipur	Jaipur State, Rajputana	Imperial Bank of India	...
Jalgaon	Bombay	Imperial Bank of India	...
Jalna	Hyderabad	Imperial Bank of India	...
Jalpaiguri	Bengal	Bengal Duars Bank	Head Office.
,,	,,	Jalpaiguri National Bank	Head Office.
,,	,,	Imperial Bank of India	...
,,	,,	Jalpaiguri Banking and Trading Corporation	Head Office.
,,	,,	Jotedars' Banking and Trading Corporation	Head Office.
,,	,,	Raikut Industrial Bank	Head Office.
Jammu	Kashmir	Punjab National Bank	...
Jamshedpur	Bihar and Orissa	Imperial Bank of India	...
Jaranwalla	Punjab	Punjab National Bank	...
Jessore	Bengal	Jessore United Bank	Head Office.
Jhang	Punjab	Lyallpur Bank	...
,, Maghiana	,,	People Bank of Northern India	...
,, ,,	,,	Punjab National Bank	...
Jhansi	United Provinces	Allahabad Bank	...
,,	,, ,,	Imperial Bank of India	...
,,	,, ,,	Benares Bank	...

APPENDIX I—*continued*

Banks and their Branches and Agencies in the Principal Towns of India—continued

Town	Province	Name of Bank	
J—*contd.*			
Jharia	Bihar and Orissa	Central Bank of India	...
Jhelum	Punjab	Punjab National Bank	...
,,	,,	Punjab and Kashmir Bank	...
Jodhpur	Jodhpur State, Rajputana	Imperial Bank of India	...
Jubbulpore	Central Provinces	Allahabad Bank	...
,,	,,	Bhargava Commercial Bank	Head Office.
,,	,,	Imperial Bank of India	...
,,	,,	Benares Bank	Agency.
Jullundur	Punjab	Imperial Bank of India	...
,,	,,	Peoples Bank of Nothern India	...
,,	,,	Punjab National Bank	...
,,	,,	Punjab Co-operative Bank	...
K			
Kadi	Baroda	Bank of Baroda	...
Kalol	,,	,,	...
Kamakalu	Burma	Dawsons Bank	...
Kangyi	,,	Dawsons Bank	...
Kapurthala	Punjab	Peoples Bank of Northern India	...
Karachi	Sind	Bank of Nanumal Naraindas & Co.	...
,,	,,	Central Bank of India	...
,,	,,	Chartered Bank of India, Australia, and China	...
,,	,,	Eastern Bank	...
,,	,,	Frontier Bank	Agency.
,,	,,	Imperial Bank of India	...
,,	,,	Karachi Bank	Head Office.
,,	,,	Lloyds Bank	...
,,	,,	Lyallpur Bank	Agency.
,,	,,	Mercantile Bank of India	...
,,	,,	National Bank of India	...
,,	,,	P. & O. Banking Corporation	...
,,	,,	Peoples Bank of Northern India	...
,,	,,	Punjab National Bank	...
,,	,,	Yokohama Specie Bank	...
Karkala	Madras	Canara Bank	...
Karjan	Baroda State	Bank of Baroda	...
,,	,,	Bank of Nanumal Naraindas & Co.	...
Karupadanna	Cochin State	Calicut Bank	...
Karur	Madras	Karur Vysya Bank	Head Office.
Kasaragod	,,	Canara Bank	...
Kasur	Punjab	Central Bank of India	...
,,	,,	Imperial Bank of India	...
,,	,,	Punjab National Bank	...
Katni	Central Provinces	Imperial Bank of India	...
Khamgaon	Berar	Imperial Bank of India	...
Khandwa	Central Provinces	Imperial Bank of India	...
Khanewal	Punjab	Peoples Bank Northern India	...
Khoksa	Bengal	Bengal Commercial Bank	Head Office.
Kishorganj	,,	East Bengal Rural Bank	Head Office and one branch.
Kohat	North-West Frontier Province.	Frontier Bank	...
,,	,,	Peoples Bank of Northern India	...
Kottakal	Madras	Kerala Bank	Head Office.
Kottayam	Travancore	Travancore National Bank	...
,,	,,	Travancore Commercial Bank	Head Office.
Kumbakonam	Madras	Imperial Bank of India	...
,,	,,	Kumbakonam Bank	Head Office.
,,	,,	Union Bank	Head Office.
Kushtia	Bengal	Bengal Commercial Bank	Head Office.
Kuthuparamba	Madras	Tellicherry Bank	...
Kyaiklat	Burma	Dawsons Bank	...
L			
Lahore	Punjab	Ajodhia Bank	Agency.
,,	,,	Allahabad Bank	...
,,	,,	Bari Doab Bank	Head Office.
,,	,,	Bank of Nanumal Naraindas & Co.	...
,,	,,	Benares Bank	Agency.
,,	,,	Central Bank of India	Two branches.
,,	,,	Frontier Bank	...
,,	,,	Imperial Bank of India	...
,,	,,	Lyallpur Bank	Agency.
,,	,,	Muslim Bank of India	Head Office and one branch.
,,	,,	National Bank of India	...
,,	,,	Peoples Bank of Northern India	Head Office.

APPENDIX I—*continued.*

Banks and their Branches and Agencies in the Principal Towns of India—continued

Town	Province	Name of Bank.	
L—*contd.*			
Lahore	Punjab	Punjab and Sind Bank	...
,,	,,	Punjab Co-operative Bank	Two branches.
,,	,,	Punjab National Bank	Head Office and one branch.
,,	,,	Simla Banking and Industrial Co.	...
Lakki	N. W. Frontier Province	Frontier Bank	...
Larkana	Sind	Imperial Bank of India	...
,,	,,	Karachi Bank	...
Leiah	Punjab	Bank of Nanumal Naraindas & Co.	...
Lucknow	United Provinces	Ajodhia Bank	Agency.
,,	,, ,,	Allahabad Bank	Two branches and one City office.
,,	,,	Benares Bank	Agency.
,,	,,	Central Bank of India	Two branches.
,,	,,	Imperial Bank of India	...
Ludhiana	Punjab	Imperial Bank of India	...
,,	,,	Peoples Bank of Northern India	...
,,	,,	Punjab National Bank	...
,,	,,	Simla Banking and Industrial Co.	...
Lyallpur	,,	Allahabad Bank	...
,,	,,	Central Bank of India	...
,,	,,	Colony Bank	Head Office.
,,	,,	Imperial Bank of India	...
,,	,,	Lyallpur Bank	...
,,	,,	Punjab National Bank	...
,,	,,	Punjab and Sind Bank	...
,,	,,	Punjab Zimindars' Bank	Head Office.
M			
Madaripur	Bengal	Madaripur Commercial Bank	Head Office.
Madras	Madras	Benares Bank	Agency.
,,	,,	Central Bank of India	...
,,	,,	Chartered Bank of India, Australia, and China	...
,,	,,	Eastern Bank	...
,,	,,	Imperial Bank of India	Local Head Office and one branch.
,,	,,	Indian Bank	Head Office and three branches.
,,	,,	Mercantile Bank of India	...
,,	,,	National Bank of India	...
,,	,,	Nedungadi Bank	...
,,	,,	P. & O. Banking Corporation	...
Madura	,,	Imperial Bank of India	...
,,	,,	Indian Bank	...
Mandalay	Upper Burma	Imperial Bank of India	...
,,	,,	National Bank of India	...
Mangalore	Madras	Catholic Bank	Head Office.
,,	,,	Canara Bank	Head Office.
,,	,,	Canara Banking Corporation	...
,,	,,	Imperial Bank of India	...
,,	,,	Nedungadi Bank	...
Mankada	,,	Mankada Bank	Head Office.
Margao	Goa	Banco Nacional Ultramarino	...
Maubin	Burma	Dawsons Bank	...
Masulipatam	Madras	Imperial Bank of India	...
Maymyo	Burma	Bank of Upper Burma	Head Office.
Meerut	United Provinces	Allahabad Bank	...
,,	,, ,,	Benares Bank	Agency.
,,	,, ,,	Byopar Sahayak Bank	Head Office and one branch.
,,	,,	Imperial Bank of India	...
,,	,,	Meerut Bank Co.	Head Office.
,,	,,	Punjab National Bank	...
Mehsana	Baroda	Bank of Baroda	...
Mianwali	Punjab	Lyallpur Bank	...
,,	,,	Peoples Bank of Northern India	...
Mirzapur	United Provinces	Imperial Bank of India	...
Moga	Punjab	Punjab National Bank	...
Montgomery	,,	Imperial Bank of India	...
,,	,,	Punjab National Bank	...
Moradabad	United Provinces	Allahabad Bank	...
,,	,, ,,	Benares Bank	Agency.
,,	,, ,,	Imperial Bank of India	...
Mormugao	Goa	Banco Nacional Ultramarino	...
Motihari	Bihar and Orissa	Bank of Behar	...
Moulmein	Lower Burma	Imperial Bank of India	...

APPENDIX I—*continued*

Banks and their Branches and Agencies in the Principal Towns of India—continued

Town	Province	Name of Bank	
M—*contd.*			
Moulmeingyun	Burma	Dawsons Bank	...
Mullasherry	Madras	Calicut Bank	...
Multan	Punjab	Frontier Bank	Agency.
,,	,,	Imperial Bank of India	...
,,	,,	Peoples Bank of Northern India	One branch and one Agency.
,,	,,	Punjab National Bank	...
Murree	,,	Bank of Northern India	Sub-office.
,,	,,	Imperial Bank of India	...
,,	,,	Lloyds Bank	...
Mussooree	United Provinces	Allahabad Bank	...
,,	,, ,,	Imperial Bank of India	...
Muttra	,, ,,	Allahabad Bank	...
,,	,, ,,	Imperial Bank of India	...
Muzaffargarh	Punjab	Lyallpur Bank	...
Muzaffarnagar	United Provinces	Imperial Bank of India	...
Muzaffarpur	Bihar and Orissa	Benares Bank	...
,,	,, ,,	Imperial Bank of India	...
Myingyan	Burma	Imperial Bank of India	
Mymensingh	Bengal	Imperial Bank of India	...
,,	,,	Bank of Dacca	...
Mysore	Mysore	Bank of Mysore	...
,,	,,	Hindu Bank	Head Office.
N			
Nadiad	Bombay	Imperial Bank of India	...
Nagpur	Central Provinces	Allahabad Bank	...
,,	,, ,,	Imperial Bank of India	...
Naini Tal	United Provinces	Allahabad Bank	...
,,	,, ,,	Benares Bank	Agency.
,,	,, ,,	Imperial Bank of India	...
Nandyal	Madras	Imperial Bank of India	...
Naogaon	Bengal	Naogaon Town Bank	Head Office.
Naraingunge	,,	Imperial Bank of India	...
Nasik	Bombay	Imperial Bank of India	...
Nator (Rajshahi)	Bengal	Oriental Bank	...
,,	,,	Singra-Ranbagha Industrial Bank	Head Office.
Navsari	Baroda	Bank of Baroda	...
Negapatam	Madras	Imperial Bank of India	...
Nellore	,,	Imperial Bank of India	...
Noakhali	Bengal	Noakhali Nath Bank	Head Office.
Nova Goa	Goa	Banco Nacional Ultramarino	...
Nowshera	N.-W. Frontier Province	Imperial Bank of India	...
,,	,, ,, ,,	Peoples Bank of Northern India	...
Nyamati	Mysore	Bank of Mysore	Sub branch.
O			
Okara	Punjab	Punjab National Bank	...
Ootacamund	Madras	Imperial Bank of India	...
Ottapalam	,,	Nedungadi Bank	...
Oorgaum	Mysore	Bank of Mysore	...
P			
Panchbibi	Bengal	Panchbibi Industrial Bank	...
Palghat	Madras	Calicut Bank	...
,,	,,	Nedungadi Bank	...
Parbhani	Hyderabad	Imperial Bank of India	Sub-Agency.
Patan	Baroda	Bank of Baroda	...
Patiala	Punjab	Bharat National Bank	...
,,	,,	Punjab National Bank	...
Patna	Bihar and Orissa	Allahabad Bank	...
,,	,, ,,	Bank of Behar	Head Office.
,,	,, ,,	Imperial Bank of India	...
Pattambi	Madras	Namboodiri Bank	...
Peelamedu	,,	Peelamedu Radha Krishna Bank	Head Office.
Peshawar	N.-W. Frontier Province	Frontier Bank	Agency.

APPENDIX I—*continued.*

Banks and their Branches and Agencies in the Principal Towns of India—continued.

Town.	Province.	Name of Bank.	
P—*contd.*			
Peshawar	N.-W. Frontier Province.	Charterd Bank of India, Australia and China	...
,,	,, ,, ,,	Imperial Bank of India	One branch and one Sub-Agency.
,,	,, ,, ,,	Muslim Bank of India	...
,,	,, ,, ,,	Peoples Bank of Northern India	...
,,	,, ,, ,,	Punjab Co-operative Bank	...
,,	,, ,, ,,	Punjab National Bank	Two branches.
Petlad	Baroda	Bank of Baroda	...
Phagwara (Kapurthala	Punjab	Peoples Bank of Northern India	...
Pollachi	Madras	Nedungadi Bank	...
Poona	Bombay	Imperial Bank of India	Two branches.
,,	,,	Shilotri Bank	...
,,	Bombay	Poona Commercial Bank	Head Office.
,,	Bombay	Shilotri Bank	...
Ponnani	Madras	Nedungadi Bank	...
Purnea	Bengal	Imperial Bank of India	...
Purulia	Bihar and Orissa	Chota Nagpur Banking Association	...
Pyapon	Burma	Dawsons Bank	Head Office.
Q			
Quetta	Baluchistan	Imperial Bank of India	...
,,	,,	Peoples Bank of Northern India	...
,,	,,	Punjab National Bank	...
Quilon	Travancore, Madras	Travancore National Bank	...
R			
Rai Bareli	United Provinces	Allahabad Bank	...
,,	,, ,,	Benares Bank	Agency.
Raichur	Hyderabad	Imperial Bank of India	...
Raipur	Central Provinces	Allahabad Bank	...
,,	,, ,,	Imperial Bank of India	...
Rajahmundry	Madras	Imperial Bank of India	...
Rajkot	Kathiawar State, Bombay	Imperial Bank of India	...
Rajshahi	Bengal	Rajshahi Banking and Trading Corporation	Head Office.
Ranchi	Bihar and Orissa	Chota Nagpur Banking Association	...
Rangoon	Burma	Allahabad Bank	...
,,	,,	Central Bank of India	...
,,	,,	Chartered Bank of India, Australia and China	...
,,	,,	Chinese Merited Banking Company	Head Office.
,,	,,	Dawsons Bank	...
,,	,,	Hongkong and Shanghai Banking Corporation.	...
,,	,,	Imperial Bank of India	...
,,	,,	Lloyds Bank	...
,,	,,	Mercantile Bank of India	...
,,	,,	National Bank of India	...
,,	,,	National City Bank of New York	...
,,	,,	Nederlandsche Handel-Maatschappij	...
,,	,,	Yokohama Specie Bank	...
Rangpur	Bengal	Imperial Bank of India	...
,,	,,	Northern Bengal Industrial Bank	Head Office.
,,	,,	Rangpur Bank	Head Office.
,,	,,	Saidpur Commercial Bank	Head Office.
,,	,,	Zemindars' Bank	Head Office.
Rawalpindi	Punjab	Frontier Bank	Agency.
,,	,,	Imperial Bank of India	...
,,	,,	Lloyds Bank	...
,,	,,	Lyallpur Bank	Agency.
,,	,,	Peoples Bank of Northern India	One branch and one agency.
,,	,,	Punjab Co-operative Bank	...
,,	,,	Punjab National Bank	...
,,	,,	Punjab and Sind Bank	Two branches.
,,	,,	Punjab and Kashmir Bank	Head Office.
Rupar	,,	Punjab Co-operative Bank	...
S			
Sangla Hill	Punjab	Punjab National Bank	...
Saharanpur	United Provinces	Benares Bank	...
,,	,,	Imperial Bank of India	...
Saidpur (Rangpur)	Bengal	Saidpur Commercial Bank	Head Office.
Salem	Madras	Imperial Bank of India	...
Sargodha	Punjab	Imperial Bank of India	...
,,	,,	Punjab National Bank	...
,,	,,	Union Banking and Commercial Association	Head Office.
Secunderabad	Hyderabad	Imperial Bank of India	...
,, (Deccan)	,,	Central Bank of India	...

APPENDIX I—*continued.*

Banks and their Branches and Agencies in the Principal Towns of India—continued.

Town	Province	Name of Bank	
S—*contd*			
Serajgunge	Bengal	Imperial Bank of India	...
Shahjahanpur	United Provinces	Allahabad Bank	...
Shekhupura	Punjab	Peoples Bank of Northern India	...
Shikarpur	North Western Frontier Province.	Bank of Nanumal Naraindas	...
Shillong	Assam	Assam Industrial Bank	Head Office.
„	„	Imperial Bank of India	...
Shimoga	Mysore	Bank of Mysore	...
Shiyali	Madras	Indian Bank	Sub Offices.
Sholapur	Bombay	Imperial Bank of India	...
Sialkot	Punjab	Bharat National Bank	...
„	„	Imperial Bank of India	...
„	„	Peoples Bank of Northern India	...
„	„	Punjab National Bank	...
Sidhpur	Baroda State	Bank of Baroda	...
Simla	Punjab	Imperial Bank of India	...
„	„	Benares Bank	Agency.
„	„	Lloyds Bank	...
„	„	Mercantile Bank of India	...
„	„	Punjab National Bank	...
„	„	Simla Banking and Industrial Co.	Head Office and one branch.
Sitapur	United Provinces	Allahabad Bank	...
„	„ „	Imperial Bank of India	...
Srinagar	Kashmir	Bharat National Bank	...
„	„	Imperial Bank of India	...
„	„	Lloyds Bank	...
„	„	Punjab National Bank	...
„	„	Punjab and Kashmir Bank	...
Sukkur	Sind	Imperial Bank of India	...
„	„	Bank of Nanumal Naraindas & Co.	Head Office.
Surat	Bombay	Bank of Baroda	...
„	„	Imperial Bank of India	Two branches.
„	„	Surat Industrial Bank	Head Office.
T			
Tanjore	Madras	Merchants' Bank	Head Office.
Tank	N.-W. Frontier Province	Frontier Bank	...
Tavoy	Lower Burma	Chartered Bank of India, Australia and China	...
Tellicherry	Madras	Calicut Bank	...
„	„	Imperial Bank of India	...
„	„	Nedungadi Bank	...
„	„	Tellicherry Bank	Head Office.
Tenkasi	„	Sengunthar Bank	Head Office.
Tezpur	Assam	Tezpur Industrial Bank	Head Office.
Thana	Bombay	Imperial Bank of India	...
Thiruvegapura	Madras	Namboodiri Bank	Head Office.
Tinnevelly	„	Imperial Bank of India	...
„	„	South India Bank	Head Office.
„	„	Tinnevelly Bank	Head Office.
Tippera	Bengal	Bengal Traders' Bank	Head Office.
Tiptur	Mysore	Bank of Mysore	...
Tirthahalli	„	Javali Family Bank	Head Office.
Tirupur	Madras	Imperial Bank of India	...
Tirur	„	Nedungadi Bank	...
Tiruvalla	Travancore, Madras	Travancore National Bank	Head Office and one branch.
Trichinopoly	Madras	Imperial Bank of India	...
„	„	Trichinopoly Hindu Savings Bank	Head Office.
Trichur	„	Imperial Bank of India	...
„	„	Nedungadi Bank	...
Trivandrum	Travancore, Madras	Imperial Bank of India	...
„	„	Nedungadi Bank	...
„	„	Travancore National Bank	...
Tumkur	Mysore	Bank of Mysore	...
Tuticorin	Madras	Imperial Bank of India	...
„	„	Nadar Bank	Head Office.
„	„	National Bank of India	...
„	„	South India Bank	...
U			
Udipi	Madras	Pangal Nayak Bank	Head Office.
„	„	Canara Banking Corporation	Head Office.
Ujjain	Gwalior State	Imperial Bank of India	...
Unao	United Provinces	Unao Commercial Bank	Head Office.

APPENDIX I—*concluded*

Banks and their Branches and Agencies in the Principal Towns of India—concluded

Town	Province	Name of Bank	
V			
Vellore	Madras	Imperial Bank of India	...
„	„	Vellore Mercantile Bank	Head Office.
Viramgaum	Bombay	Imperial Bank of India	...
Vizagapatam	Madras	Imperial Bank of India	...
Vizianagram	„	Imperial Bank of India	...
W			
Wardha	Central Provinces	Imperial Bank of India	...
Wazirabad	Punjab	Bharat National Bank	...
„	„	Punjab and Kashmir Bank	...
Woriur	Madras	Woriur Commercial Bank	Head Office.
Y			
Yeotmal	Berar	Imperial Bank of India	...

APPENDIX II.

Names of London Offices, Agents or Correspondents of certain Banks and Firms (doing banking business) in India.

Name of Bank	London Office, Agent or Correspondent	Address
Imperial Bank of India	London Office	22, Old Broad Street, E. C. 2.
Other Banks and kindred Firms.		
Allahabad Bank	National Provincial Bank	15, Bishopsgate, E. C. 2.
	P. & O. Banking Corporation	117-122, Leadenhall Street, E. C. 3.
Bank of Morvi	National Provincial Bank (Holborn Circus Branch)	15, Bishopsgate, E. C. 2.
Central Bank of India	Lloyds Bank	71, Lombard Street, E. C. 3.
Grindlay & Co.	London Office	54, Parliament Street, S. W. 1.
Karnani Industrial Bank	Barclay's Bank	168, Fenchurch Street.
King's Branch (Calcutta)	Lloyds Bank	71, Lombard Street, E. C. 3.
,, (Bombay)		
Punjab National Bank	Midland Bank	5, Threadneedle Street, E. C. 2.
Simla Banking and Industrial Co.	Ditto	,, ,,
Union Bank of India	Westminster Bank	Bartholomew Lane, E. C. 2.
Bank of India	Ditto	,, ,,
Exchange Banks.		
American Express Co. Incorporated	London Office	62*a*, Lombard Street, E. C. 3.
Banco Nacional Ultramarino	Ditto	9, Bishopsgate, E. C. 2.
Bank of Taiwan	Ditto	Gresham House, 25, Old Broad Street, E. C. 2.
Chartered Bank of India, Australia and China.	Ditto	38, Bishopsgate, E. C. 2.
Comptoir National d'Escompte de Paris.	Ditto	8-13, King William Street, E. C. 4.
Eastern Bank	Ditto	2 and 3, Crosby Sq., E. C. 3.
Hongkong and Shanghai Banking Corporation.	Ditto	9, Gracechurch Street, E. C. 3.
Imperial Bank of Persia	Ditto	33-36, King William Street, E. C. 4.
Lloyds Bank	Ditto	71, Lombard Street, E. C. 3.
,, ,, (Cox's Branch)	Ditto	,, ,,
Mercantile Bank of India	Ditto	15, Gracechurch Street, E. C. 3.
National Bank of India	Ditto	26, Bishopsgate, E. C. 2.
National City Bank of New York*.	Ditto	36, Bishopsgate, E. C. 2.
Nederlandsche Handel-Maatschappij	National Provincial Bank	15, Bishopsgate, E. C. 2.
Nederlandsch Indische Handelsbank	London Representative	27, Old Broad Street, E. C. 2.
P. & O. Banking Corporation	London Office	117-122, Leadenhall Street, E. C. 3.
Sumitomo Bank	Ditto	67, Bishopsgate, E. C. 2.
Thomas Cook & Son (Bankers)	Ditto	Ludgate Circus, E. C. 4, Berkeley Street, Piccadilly, London, W. 1.
Yokohama Specie Bank	Ditto	7, Bishopsgate, E. C. 2.

* Formerly the International Banking Corporation.
The change of name was adopted in India with effect from 1st January 1927.

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MGIPC—S6—II-1-126—4-1-28—550.

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Government of Maharashtra

on 01 February, 2020